

# SATURDAY NIGHT

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## THE FRONT PAGE

THE events which are moving with such appalling rapidity in Europe are no longer of the kind concerning which the private Canadian, or for that matter the private Englishman or Scotsman, can expect or hope to do more than trust to the intelligence and patriotism of the small group of persons who at such moments have to make the decisions for their respective nations. There is no handy general rule, either in the League of Nations archives or anywhere else, by which the private Canadian can determine with complete assurance whether Czechoslovakia can be or ought to be saved. (It cannot be saved, any more than Austria could, except by facing the imminent risk, almost the absolute certainty, of a major war.) That question must be settled for us by people who know far more of the factors involved than we can possibly know. It is at times such as these that the utter absurdity of the popular-vote-before-going-to-war idea becomes apparent; what competence of judgment in such an infinitely complex question can be possessed by voters who know no more of its realities than they can gather from a hasty perusal of contradictory despatches in the daily papers? It is not by holding plebiscites that the free nations have maintained themselves in the past against the aggressions of tyrannical power, but by producing great and courageous leaders and trusting them to do the best that could be done.

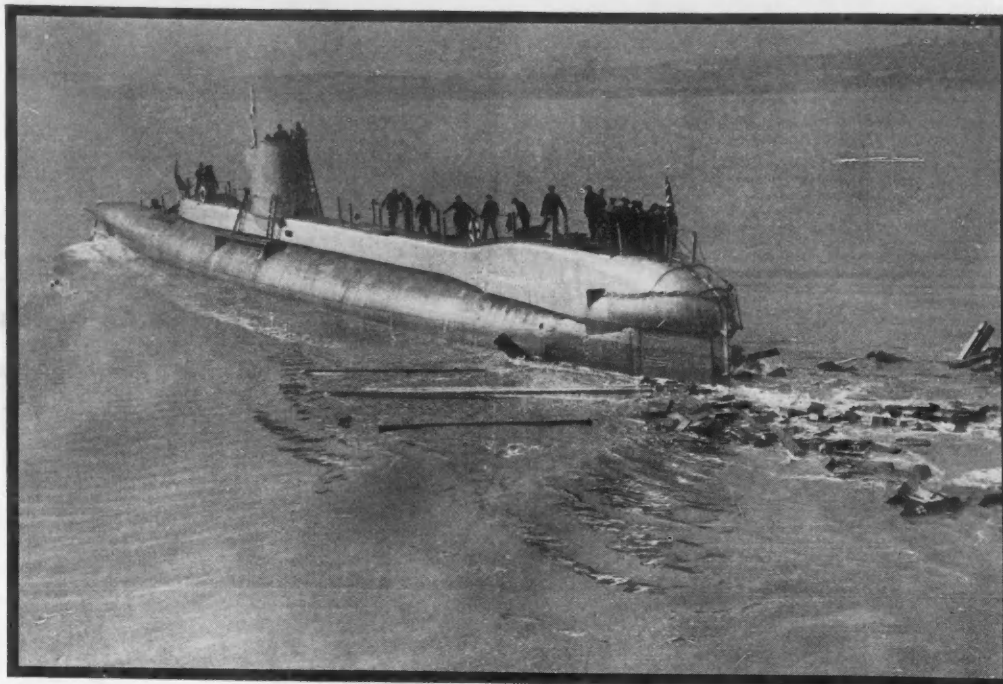
THAT the present tragic situation is the outcome of many grievous errors of past policy (for some of which this country and the United States have their share of responsibility) is sufficiently obvious, but recrimination about those errors is worse than useless. Posterity can analyze the causes of the situation (it may do so very differently from what we expect); but what we have to do is to deal practically with it. It is not of an entirely new kind. Lord Acton, the great nineteenth-century Catholic historian, described it more than a generation ago, when he said: "Power tends to expand indefinitely, and will transcend all barriers at home and abroad until met by superior forces." And he went on to describe the one effective means by which such situations have been met in the past: "It is by the combined efforts of the weak, made under compulsion, to resist the reign of force and constant wrong, that in the rapid change but slow progress of four hundred years, liberty has been preserved and secured and extended, and finally understood."

The free nations are weak because they are not organized for conquest. They are slow to move, because they have to be compelled into activity by the pressure of "constant wrong." And they are powerless unless their efforts are combined. But they have preserved liberty up to now, because they have been willing, when absolutely necessary, to fight for it. Is it not possible that the apparent decline of liberty in the last ten years has been due to the fact that the free nations, exhausted and disillusioned by the Great War, have been seeking to convince themselves that liberty could be maintained without fighting, by Leagues and regional pacts and covenants and economic sanctions and the "outlawing" of war? It may not be absolutely necessary for the free nations to fight a war in order to bring the decline of liberty to an end. But it is absolutely necessary for them to stop being afraid to fight one.

## RADIO AND LIBERTY

THE point which seems to us to have been most neglected, and to be really of most importance, in the discussion of the radio speech of the Winnipeg Free Press editor, Mr. G. V. Ferguson, on the Eden episode is the point of the responsibility of the sponsor as distinct from that of the radio speaker and the radio station. We do not think Mr. Ferguson's speech should have been delivered under the sponsorship of a Canadian governmental institution and at the expense, financially speaking, of that same institution. Mr. Ferguson, we presume, was paid a fee for delivering the address, and was paid out of the funds of the C.B.C., derived in part from a governmentally imposed license fee and in part from the rental to advertisers of governmentally provided broadcasting facilities. He was certainly given free use of those broadcasting facilities, including both stations and telegraph connections. If the Winnipeg Free Press or any other private person or private enterprise had been paying for the use of these facilities and for the services of Mr. Ferguson as broadcaster, we should have been inclined to hold that no objection could be raised to the broadcast, unless it could be established that it was likely to be actually offensive to the taste of a considerable number of listeners—as for example Grey Owl's broadcast against the killing of animals for sport was recently held to be offensive by the B.B.C. We do not think that this charge could have been maintained. The idea that the British government must at no time be sharply criticized over the Canadian air waves for fear of hurting the feelings of some listeners appears to us to be unreasonable, preventing as it would the repetition by radio of a great deal of what is said in the Dominion Parliament and in various Provincial Legislatures.

But broadcasts paid for by funds collected by a government tax are in an entirely different category. The government is here the sponsor; a government agency is the authority which decides what speakers are to be hired and what speakers are not to be hired. Listeners both inside and outside of Canada cannot be blamed for entertaining the idea that a C.B.C. broadcast at least enjoys the approval of the Canadian government. Technically no doubt Mr. King is right in claiming that the statute is so drawn "as to remove the Corporation from anything in the nature



WHILE BRITAIN "REVIEWS THE SITUATION" consequent upon Hitler's seizure of Austria, another new British submarine slides into the water at Barrow-in-Furness. Strangely named "Unity", this is the type of vessel which should be abolished, according to the views of advocates of "humane warfare".

of possible political or other pressure" from the Administration, but public opinion is slightly sceptical of these technical safeguards.

It is all very difficult and confusing, and it would not happen if the Government had confined itself to the regulation rather than the operation of the radio system in Canada; but it did not do so, and Mr. Ferguson is merely a part, and possibly a small part, of its punishment.

## POWER EXPORT METHODS

THE debate at Ottawa on the power export question has not improved the position of the Government. Mr. King seems for once to have been a little too dexterous for his own good. He was admittedly in a most uncomfortable position, due entirely to the extraordinary gyrations to which Mr. Hepburn has been forced to resort in order to save his own skin in regard to his Hydro policies. Mr. King is therefore entitled to sympathy, but we question whether it would not have been better to fight it out with Mr. Hepburn rather than to take the extraordinary ground that the Government is not concerned with a question whose sole importance is that it involves the possibility of an international disagreement with the United States. If there were no question of Canada being possibly held to the permanent exportation of current which she wishes to export only temporarily, there would be no need for export licenses at all, and electrical energy could quite properly be shipped across the border just as freely as wheat or copper ore. But since the questions that do arise out of export are entirely questions of international relations, they are the last kind of questions that ought to be left to the judgment of the individual members of the House of Commons, or (as we suspect they will in effect be left under Mr. King's system) to the judgment of provincial authorities. It is not the Members of Parliament, nor the Provincial authorities, who will have to deal with the United States if any trouble arises when Canada desires to stop the export; it is the Government of Canada, and for that reason it seems to us both logical and necessary that

it should be the Government of Canada which should grant or refuse to grant the export licenses. And if it were not for Mr. Hepburn, we have not the slightest doubt that Mr. King would continue to feel just as we do about it, which is just as he has always done in the past, ever since there began to be an export question.

There is moreover another question that is bothering us. These licenses are to be granted as a result of the passing of a private bill in each case. Are they to be perpetual? And if not, and if it is found desirable at some future time to rescind them, will the Government wait for a private member to introduce a bill repealing the first bill? And if the rescinding of them is not to be a private matter, why should the granting of them be a private matter in the first place?

## THE EMPTY PAIR OF SHOES

THE cartoonists of Canada were almost unanimously occupied last week in drawing empty pairs of shoes, some of them of very gigantic size, to which was attached the label "R.B." The Conservative cartoonists were paying a pleasant if somewhat conventional tribute to their own departing leader; the Liberal cartoonists, who tended to make the shoes larger than the Conservatives did, were delicately implying a slur upon the spiritual size and political abilities of the persons available to succeed Mr. Bennett in the leadership. There is probably no real reason why either the Liberals should be unduly overjoyed or the Conservatives unduly depressed by the relation between the size of the shoes and the size of the available feet.

Eleven years ago Mr. Bennett was neither the leader of the Canadian Conservatives nor among the persons who seemed most likely to succeed to the leadership. He obtained the leadership at a convention at which Mr. Meighen and Mr. Ferguson mutually eliminated one another and Mr. Cahan was voted down on account of his years. His tremendous energy and fighting instincts were just what was needed to take advantage of the general apathy in 1930 towards a government whose last two years of

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## THE PASSING SHOW

BY HAL FRANK

IN COMMON with the rest of the world we followed the reports of the latest European crisis, but somehow we couldn't work up much interest in it. It didn't seem quite the same without Anthony Eden.

A wife is one who says: "I'm sorry.  
But you've already told that story."  
—Old Manuscript.

Adolf Hitler: the man of destinations.

The Canadian political week was particularly ornery. Several provinces declined to accept Mr. King's invitation to amend the B.N.A. in the interests of unemployment insurance and Mr. Aberhart refused to accept the Supreme Court's verdict that he's unconstitutional.

## QUESTION OF THE HOUR

Will Mr. Bennett  
Go the Senate?  
—Timus

Speaking of profound silences, has anybody tuned in on Rome lately?

It is none of our business, but if the Conservatives selected a leader from outside the party ranks they would be certain of at least one addition to their numbers.

It is said that Mr. Hitler times his international adventures for the week-end so that he can have Sunday to weigh the strength of the protests from the democracies. But it is possible also that he desires to harass British politicians by blasting the serenity of their week-ends in the country.

Postmaster-General Farley's periodic issues of new stamps take on a new significance in the light of his rumored ambition to be president in 1940. He's out to corner the stamp-collecting vote.

Oscar says the worst feature of the Austrian crisis is that it obscured the real event of the week-end which was the come-back of Maxier Baer.

The Conservative party seeking a leader reminds a subscriber of that colloquial statement of complete lack: If we had some ham, we'd have some ham and eggs, if we had some eggs.

Middle European weather report: Heil, followed by Anschluss.

But you have to hand it to Adolf Hitler. He's proved again that peaceful penetration is mightier than the sword.

We have succeeded in tracing that harsh grinding sound that's been filling the air, as of a monkey wrench in the machinery. It comes from the Rome-Berlin Axis.

Horace reports that he saw the first green of Spring on Saturday. A neighbor was painting his trailer.

A reader, who shall be nameless, characterizes the seizure of Austria as a Swastickup.

Esther says that Mr. Hitler is a most inconsiderate person, starting all that excitement in Europe just when she was in the middle of Hervey Allen's new novel of the American Civil War, "Action at Aquila."

## SOCIALIST CREDIT

BY A PESSIMIST

I SUPPOSE that there is no penalty for discussing a lawsuit after the Court's judgment is in—although I am never quite certain about this. However, I feel that I must say something about the recent decision of the Supreme Court in a batch of cases concerning Social Credit and its progeny in the way of little Acts of the Legislature of Alberta.

One thing that sticks out is that not even the most alarmed constitutionalist is going to be able to find in this another attack on Confederation. I suppose that some of the most nervous will allege that the decision might have been very different if the case had gone to the Privy Council at Westminster—a wicked city where, according to the violent constitutionalists, a lot of ancient and reactionary Englishmen lust for an opportunity to punch holes in the B.N.A. Act.

However that may be, we now know that a legislature cannot, by simply passing a law, or even having an election, acquire all the powers that repose in the Parliament at Ottawa.

Of course, there is the other question of whether Social Credit is any good or not. I used to be a violent opponent of Social Credit, because I thought it was a silly piece of nonsense. All that I could see was that Major Douglas had written a book in which he had argued that if someone would distribute a lot of money to everybody, there would be a lot more money in circulation. I could see the truth of this statement, but I could also see the certainty that the money thus distributed would not add to the purchasing power of the public—since experience has proved that printing money and circulating it never does this. Indeed, this method of increasing monetary circulation usually has the other effect, and by reducing the purchasing value of all units of money leaves the total purchasing power of the people less than it was before.

I KNOW that Mr. Aberhart mixes this up with the Second Coming, and that the Social Crediters are as religiously-minded and as fanatical as the Mohammedans—although not as liberal concerning the correct number of wives. I know also that banks and big business are always unpopular—except among the moment. Therefore, I could see how this silly doctrine of Social Credit could become quite powerful in its effect on the minds of people as hard up as many of the people of Alberta have been in recent years.

At one time, indeed, I ventured to suggest to opponents of Social Credit in Alberta that they should have met Mr. Aberhart's original \$25 per month campaign with the simple assertion that \$25 a month was ridiculous, and that if the Liberals got in they would pay \$250 a month, while the Conservatives would pay \$2500. It is, as far as I can see, just as easy to get \$2500 per month out of Social Credit for everybody as \$25. Incidentally, it was by no accident that I suggested that the Conservatives would pay more than the Liberals. I have been long impressed with the idea that, by some sad accident which no one has noticed, our party names have got mixed in Canada.

The fact that Social Credit seems to have met an insuperable obstacle in the Supreme Court has caused me to renew my thought about it, and now I am not at all certain that Social Credit is not a very decent conservative way of making people rich.

After all, everything is comparative. I still believe that Social Credit is silly nonsense, and that it will not make people rich at all, but I am not at all certain that it is not mild compared with monetary theories which receive a ready welcome from very respectable quarters.

FOR example, it is something close to high treason to suggest that it may be a little rash for investors to go on lending money to the Dominion Government at the present rate. Indeed, since this impression is becoming fairly general, and since I fully expect the Government to pass a law saying that to question the solvency of the nation is "lèse majesté", I am hurrying to get this article off before the law is passed.

I am at little pessimistic about the prospect of the government of Canada giving me back, when the \$100 bond which I have matures, a hundred dollars in the least comparable in purchasing power with the hundred dollars which I lent them. As a matter of fact, I could today sell the bond for over one hundred dollars, and get one hundred dollars which would purchase more—a good deal more—than the one hundred dollars which I lent the government—for my lending was done at the time of inflated war prices. It seems doubtful, however, whether this blessed condition is going to continue, and I am not very happy about the outlook for the purchasing power of money. For the information of my creditors, I may point out that the one hundred dollar bond in question is a purely hypothetical one.

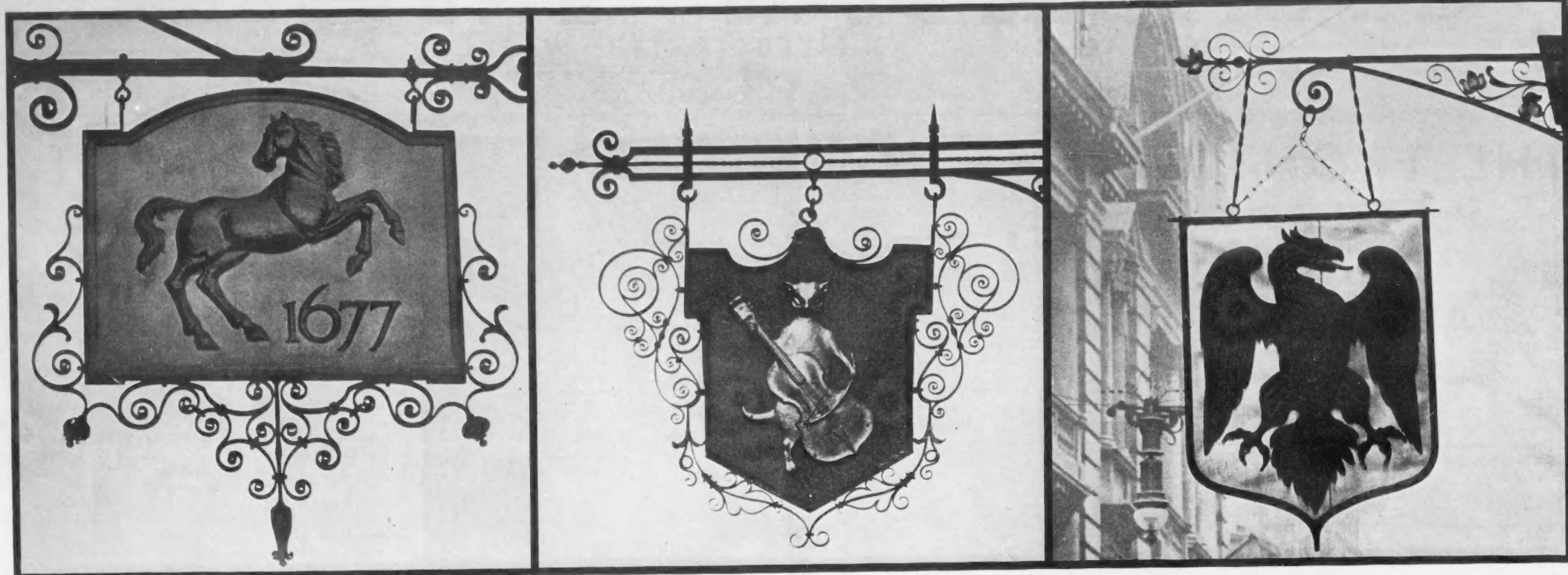
Now, we got into this condition of large government debt, not by Social Credit, but by Socialist Credit. The arguments were very much like those used by Major Douglas. Our unemployed had no means of purchasing goods, and therefore it would be a good thing to give them money. It is a good thing to run two railways instead of one, because that gives additional employment, and circulates money. Public works are a good thing because they circulate money. After all, there is not much difference between these arguments and those of Major Douglas. The difference is only one of method.

Major Douglas would circulate money by distributing it in the form of money. The orthodox method is not to do this, but to borrow money from those who have it, and give them in return govern-

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THE BANKERS OF LOMBARD STREET, in London, still carry on their business under the signs of centuries ago. Here are three of the more interesting. Left, the "Sign of the Black Horse" outside Lloyds Bank. It was here Humphrey Stocks "a keeper of running cashes" carried on business. Centre, "The Cat and the Fiddle" which was the sign of Anthony Dansie, haberdasher. The building is now occupied by the Commercial Bank of Scotland. Right, "The Black Spread Eagle" which marked the house of James Taylor, goldsmith, in 1676. The present building belongs to Barclays Bank.



## WHAT NEXT AFTER AUSTRIA? — EUROPE WAITS!

BY WILLSON WOODSIDE

At a time when almost every hour is bringing news of European developments, some of the questions posed at the end of this article may be answered by events before it is read. The article was written early in the week. Mr. Woodside is continuing his series of lectures on "Germany and the Central European Situation" with an address to the Toronto Young Men's Canadian Club, March 21. He will address the Canadian Club of Sarnia, April 5.

WHAT we have witnessed in Austria is either the inauguration of a German conquest of *Mittel-europa*, or the beginning of Nazism's last mad whirl, in which, driven on from one wild adventure to the next by the obsession for greater power, by self-delusion, by the nature of its leaders and by agonizing economic pains, it will end by bringing the whole of Europe against it, and by dragging Germany down in ruins. Which of these two courses European history will take will depend on moves and decisions of the great and little nations not yet made.

everywhere is: what next? What effect is his coup going to have on European alignments? Is war nearer?

The answer to the question "what next?" is on all lips: Czechoslovakia. And all one can say about this unfortunate little democracy, now placed in a merciless German "nut-racker," is what the Czechs are saying themselves: they will fight rather than submit to Austria's fate. Probably Hitler will let several months go by before forcing the issue with Czechoslovakia. Meanwhile he will make further strenuous efforts to bring her to heel through intimidation of the kind used against Austria. The decision as to the exact moment for striking will be determined, as in the case of Austria, by extraneous circumstances, notably the strength of the Anglo-French attitude. Even a consistently sturdy and unyielding Czech attitude will tend to defer the fatal day, because of the chance which even a five- or six-weeks war (as it is commonly figured) against that country holds of developing into a European conflagration.

ON THE face of things a simpler move for Germany would seem to be to push straight ahead into Hungary. That country might not be any more willing to give up her independence than was Austria, but neither would she be any more able to resist. No Great Power would be immediately affected. Germany would then have Czechoslovakia practically surrounded.

But there is a tempting alternative to this policy. Hungary still burns with irredentist spirit, and it is known that she will follow any Great Power which promises to help her recover her lost provinces. Why not first use Hungary, then, to help in overcoming Czechoslovakia—on the promise of receiving Slovakia as her share of the spoils—and not annex her till afterwards? This raises the question of just what Germany wants with Danubia. Can she really be thinking of conquering and garrisoning this region twice the size of Germany, and with a greater population. Will these little nations, which fought so hard for their freedom during the past 50 years, tamely submit to that? But there's where Germany's policy comes in, of keeping them divided and fanning old hatreds, then taking them one by one.

IT IS possible that with the respite which a joint British-French-Czechoslovak stand would give, Danubian co-operation effective to resist the German thrust could still be organized. But in the existing panic atmosphere of *saute qui peut*, it is most unlikely. There is a tendency instead to propitiate Germany, and hasten to put down all anti-German manifestations in press and political life, and to move towards totalitarianism. Carol in Roumania, Stoyadinovitch in Yugoslavia and the Conservative ruling group in Budapest apparently believe that by conforming thus Germany will let them retain power as her satellites. And it may be that that is Germany's idea too.

While the Yugoslav and Roumanian people are still strongly pro-Czech and pro-French, Carol and Stoyadinovitch have virtually carried them out of the Little Entente. If this organization, which had a strong basis of common interest and fruitful partnership, and the wise leadership of a Benesh, has fallen to the prevailing fear and confusion, what chance is there of reconciling Hungary with her three traditional enemies?

IN THE meantime, as her next step, Germany could always seize tiny Memel-land from Lithuania. Such a grab would appear, in the present state of Russia, to promise a cheap and sure success. (Incidentally, Russia's present state, removing a great counterweight to German action in the European play of forces, is a profoundly disturbing factor in the current situation.) Or Germany could take Danzig. But that would bring up the whole question of relations with Poland, so satisfactorily quiet now. If Poland, under the anti-French and anti-Czech direction of Colonel Beck, has allowed herself to be lulled into false security by the 10-Year Agreement of 1934, how foolish of Berlin to disturb her!

Yet it must require a lot of self-control for Germany to adhere strictly to such a policy, so tremendously popular would be a recovery of the Corridor and so helpful, almost vital, to her armament plans the rich iron and lead mines and vast coal fields of the Polish Corridor. The Corridor is no less vital to modern Poland, and the drawing of any attention to them by Germany at this juncture (Hitler never appears in East Prussia) would only add one more to the number of her enemies and give Poland common cause with Czechoslovakia. As it is, these two restored Slav nations are separated by a dispute over a foolish and infinitesimal border question which Poland has chosen to keep embittered since Versailles.

IN DIVINING the reaction of Italy to the new situation we are faced with a problem that is at once simple and complex. That that nation is profoundly disturbed over the appearance of German soldiers on the Brenner Pass, there can be no question. Yet a dispatch from Rome asks us to believe that Mussolini, who considered an independent Austria so vital to Italy's security in 1934 that he risked war, and in 1935 that he went to the trouble of forming the anti-German Stresa Front, was "unmoved" when he heard the news. That was true in a sense: he was "unmoved" because he was so tied down with commitments abroad (he has 400,000 troops overseas), and had such strained relations with France and Britain, that he literally couldn't move.

There are plenty of people in Paris and London who are seeking to hide their own discomfiture over the destruction of Austrian independence by dilating on the much greater chagrin which it must be causing Italy, and predicting that the blow will shatter the Rome-Berlin Axis. It is safe to say that it will make the partnership with Germany an uneasy and unwilling one for Italy. But perhaps we should not underestimate the readjustments which Mussolini's adventures may have forced him to make in his Central European policy. Perhaps he is no longer able

to indulge himself in the luxury of an independent Austria and strong diplomatic positions in Vienna and Budapest, as outer defences to the South Tirol and Trieste—the only tangible gains which Italy has to show for the sacrifice of two-thirds of a million sons in the World War.

MUSSOLINI may have had to give all that up for his new ventures in Spain and Ethiopia. He may even think it is worth it, to retain Germany's collaboration in harassing Britain. Who knows what prizes Hitler is encouraging Mussolini to believe will fall to him from the great shake-down which Germany, Italy and Japan are going to administer to the British and French Empires? Egypt, Tunis, Algeria, Morocco—ultimately the whole of the Mediterranean will be his. That, after all, is Mussolini's supreme ambition, and, he may be thinking, will be ample compensation for the encroachment of Germany in Austria. He may even feel that, with that empire behind him, he will be able to withstand the pressure of a Greater Germany straddling Central Europe.

Meanwhile it seems impossible to doubt that Germany has recently sent, and has promised to send still more, technical aid to Franco, on a scale intended to ensure a quick Fascist victory in Spain. Hitler made the assurance of such a victory one of the most vehement points in his Reichstag speech, and Franco's great show of artillery and air power in recent weeks confirm that fresh aid has been sent. A Fascist Spain, both Italy and Germany fondly believe, will be a dagger at France's back, and a serious menace to British and French sea communications.

AND yet, can anything really compensate Italy for the reconstitution of a Great Power on her northern border, a power infinitely stronger and more aggressive than the Austria-Hungary which made her so uncomfortable, and so restricted her freedom of international action, before the War, a power which is bound to reach out sooner or later for a southern outlet on the Adriatic and for the German-speaking inhabitants of the South Tirol? It is interesting to note (and revealing of the true state of the Axis) that the "oppression and terrorization" of these latter by "Italian spies and bullies" has in January and February of this year been the subject of full-page denunciations in the leading Nazi Party papers *Schwarze Korps*, organ of the S.S. and the *Secret Police*, and *Voelkischer Beobachter*, and posters in the streets of Munich.

Is it merely wishful thinking to hold that, when the test comes, Italy will not line up with Germany? I cannot help but share with the deposed German Army leaders a profound distrust of the value, at the crucial moment, of a German-Italian alliance.

EVEN more demanding than the question of the effect of Hitler's move on Italy, is its effect on Britain. Britain, it is felt, must be the leader if a way is still to be found out from the morass of fear into which Europe is slipping. The course lately embarked upon by Chamberlain, of seeking an accommodation with the dictators, has deeply disquieted all those who believe that it is more than time for a stand to be made, and that firm treatment is the only kind Hitler and Mussolini understand. Eden's words to that effect were reprinted all over England last week-end. Never was a man more swiftly vindicated. Allegations, however, that the Chamberlain-Halifax-Simon-Hoare group are really Fascist in sympathy and are impelled more by class feelings than by loyalty to democracy, seem very far-fetched.

Chamberlain is a good business man, but an amateur diplomatist, and believed that he could close a "business deal" with the Dictators which they

### BARTLETT IN FILMLAND

(Or the Hollywood Book of Quotations)

A fool and his Muni are soon parted.  
All that glitters is not Goldwyn.  
An old wives' Taylor.  
Make Hays while the sun shines.  
What is one man's Damita . . .  
All roads lead Tyrone.  
Tamara and Tamara and Tamara . . .  
Gary me back to old Virginia.  
The Sonja also rises.  
All is grist for DeMille.  
Never say Dionne.  
Winchell we three\* meet again?  
Brevity is the soul of Withers.  
More Powell to your elbow.  
Hail to thee, blithe spirit,\*\* Bergen  
thou never wert.  
Many are called, but few are Jolson.

\* Walter Winchell, Ben Bernie, Simone Simon.  
\*\* Charlie McCarthy.

—HAL FRANK.

would recognize as a fair bargain all round, and would keep. He has failed to comprehend that what they want is *power*, and that concessions can only whet their appetite and convince them that Britain is weak. Halifax is a Christian gentleman, but a rather fuzzy thinker, and appallingly naive. Unable to cope with Gandhi, he has somehow persuaded himself that he can handle Mussolini and Hitler, that these will respond to gentlemanly treatment. It is reported that when the news of the German invasion of Austria reached him he walked up and down in his office, holding his head, and muttering "appalling, appalling!"

THERE is no doubt that Hitler's rude coup has shocked the Chamberlain Government. Will it end their dream of friendly dealing with the dictators? Is it possible that it will bring them at last to make that stand which Churchill has told them they would have to make "some day, on some issue, and pray God that when that day comes we are not left to make it alone"? Will the Chamberlain Government take the only course which can prevent a European catastrophe from happening within the next year or two, the only course which can assure Britain the backing of the democratic world, the only decent course open to them, and declare Britain's solidarity with France and Czechoslovakia against lawless aggression?

Such a declaration would be an incalculable support to the little democracies of Europe. It would enable France to settle down; without British support she can only continue to flounder, and to yield ground inch by inch before the dictators. Above all, such a stand by Britain now would advance the cause of Anglo-American friendship, on which liberty in the world may at no far distant date depend, more than anything else she could do.

The step appears such a simple and obvious one. Yet, looking back over the record of this Government, which has compromised away Manchuria, Ethiopia, the League, Spain and now Austria, and would throw in the colonies as well, it seems unlikely that it will do anything so definite. If it doesn't, it will be "Czechoslovakia next" all right. Then we may have an Eden Government—but it will be too late, and we shall have to prove all over again that there is no room for Prussianism and free institutions together in the same world.



"THOUGH EVERY PROSPECT PLEASES" (?)



# THE FRONT PAGE

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power had coincided with a world-wide depression. His own five years of office happened to coincide with the period within which the British Government decided to abandon its traditional Free Trade policy and adopt a system of Empire preferences, and Mr. Bennett's fighting energy was useful at the Ottawa Conference in extorting for Canada somewhat more advantageous terms (if the continuance of severe restrictions upon the import of British goods into Canada is to be considered advantageous) than would otherwise have been the case. Towards the close of his term he enunciated by radio, without consultation with his Cabinet, a sort of Canadian "New Deal" upon which he should in all logic have gone to the country, and might, had the policy commended itself to his more influential supporters, have done so with some success. But he decided to fill out the term of his Parliament, and in its closing year induced it to adopt a body of New Deal legislation which, while falling somewhat short of his radio program, went much further than many of his followers desired, and was tolerated by some of them only because of the hope, amply justified by events, that most of it was thoroughly unconstitutional and would never be endorsed by the courts. In the succeeding election, owing to the defection of a large group of his supporters and the inactivity of others, he saw his party reduced to the smallest representation it has ever had at Ottawa, while at the same time it was driven from power in almost every one of the Provinces.

Mr. Bennett is unquestionably a great man and in certain aspects a profoundly admirable and even lovable character. But to claim, in these circumstances, that he is a great party leader seems to be putting a strain upon language. It is equally an error, and an error which is partly Mr. Bennett's fault, to assume that there are no men in the Conservative party who are capable of leading it at least as well as he has. The most just observation on this head comes from a source which is neither unfriendly nor uninformed. The Hon. Dr. Manion in his autobiographical volume says of the Bennett Cabinet that it "had at least half a dozen outstandingly able men. Yet Mr. Bennett's failure ever to give them collectively or individually due credit or meed of praise for their good work led many people to estimate them as a group of nonentities." It is indeed not impossible that a less great man than Mr. Bennett might make a greater Conservative leader.

## A WORD OF HOPE

THE most hopeful utterance that the country has heard for a long time on the subject of unemployment relief was that which was made last week by the Hon. Mr. Rogers when asking the withdrawal of the Boulanger resolution demanding the stoppage of Federal contributions to projects entirely administered by the Provinces. Mr. Rogers said that he believed that every member of the House desired "that it will be possible, upon the basis of the information obtained by the Rowell Commission, to secure the amendment of our Constitution, and as far as possible escape from this practice of dealing with social services upon a basis of dual responsibility." If Mr. Rogers regards the making of necessary provision for the employable unemployed as a proper subject for Federal activity, and we can hardly suppose otherwise, this means that he looks forward to a time when the whole business of unemployment relief will be attended to by one authority acting through its own local agencies. It means that he must have given up the objection which he used to urge so strongly, that such a system would build up a huge professional vested interest in the continuance of relief. It may have occurred to him that a long-continued relief system is going to build up a professional vested interest no matter how it is organized, and that such a vested interest working entirely under the control of a single national authority is a great deal less dangerous than one which can play off the Dominion against the Province and the Province against the Municipality and evade all real responsibility to anybody, including the unfortunates who are in need of relief.

Just why it should be necessary for the members of the House of Commons to wait for a constitutional amendment before doing what Mr. Rogers is convinced they want to do in this matter of unemployment relief is rather beyond our comprehension. There is nothing in the list of powers specifically reserved to the Provinces which sounds in the least like a monopoly power to aid Canadians who are in acute distress; and the Dominion is able to do anything that it wants to do outside of the specific powers assigned to the Provinces. The real difficulty, we assume, is not in connection with powers but in connection with revenue. The Provinces have developed sources of revenue, provincial and municipal, out of which to provide for their share of the cost of relief, and the Dominion is indisposed to undertake more than it is doing until it can obtain a transfer of some of these sources. To the average Canadian citizen the problem seems to call rather for a little governmental tact and courage than for the prolonged and dubious task of amending the Constitution.

## A BETTER NEWSPAPER

WE CANNOT refrain from congratulating the Toronto *Globe and Mail*, and still more the morning newspaper readers of the Toronto district, upon the very notable improvement which has taken place in the character of the city's one morning journal since it obtained possession of the press facilities of its new building. Our readers will remember that we expressed some hopes that this improvement would occur, many months ago at a time when the newly amalgamated paper was struggling with the physical difficulties of working in two establishments and was apparently under the grave delusion that Mr. Walter Winchell's syndicated column was one of the most valuable features it could offer to Canadian readers. It has now abandoned Mr. Winchell and many other of its less satisfactory features, and is steadily improving both its Canadian and its cable news services. We are more than ever confirmed in our belief that the readers of even a monopoly newspaper can always in the long run manage to get the kind of newspaper that they desire. Even the editorial attitudes of the *Globe and Mail* have in recent weeks been so uniformly intelligent that we have felt hardly any disposition to cavil at

them. It is true that it is still advocating the licensing of the export of surplus Ontario Hydro power; but it has discovered that there actually was an idea behind the policy of prohibition of export, and that electrical current and wheat are not identical as factors in international trade. We are far from maintaining that the argument against export is eternally and in all cases conclusive, and we have no objection whatever to the *Globe and Mail* putting up the best argument it can in favor of this particular export license. So far its only argument seems to be that the export will be profitable (which obviously must be true of any export or it would not be proposed) and that the profits will accrue, not to a villainous and piratical crew of power barons, but to the innocent and deserving citizens who are consumers of Ontario Hydro current. This it seems to us is an illusion. Mr. Hepburn is buying the Hydro power from the piratical power barons and selling it partly to the Hydro consumers and partly, he hopes, to the Americans. The price that he pays to the power barons was settled in the full expectation that he would succeed in getting an export license, and no doubt includes the power barons' "cut" out of the profits of that export. If he does not get the export license, why should he not cancel the existing contracts precisely as he cancelled the last lot, and make a fresh start on better terms?

Mr. McCullagh, of course, has been away during most of the period covered by the improvement which we have been discussing. We earnestly hope that he will be as pleased with that improvement when he gets back as we are.

## LADY TWEEDSMUIR'S BOOK

FOR the first time, we imagine, in the history of Canada, the wife of a Canadian Governor-General has written a book upon Canadian subjects which is appearing in the French language before it is published in English. The "Carnets Canadiens" of Lady Tweedsmuir is number two in the second year of the "Collection du Zodiaque" of D  m Fr  re de Montreal. (Its immediate predecessor, startlingly enough, was "Directives" by Abbe Lionel Groulx, the intellectual founder of the present separatist movement in Quebec.) The Hon. Fernand Rinfret, in a brief Preface, makes the very sound point that Lady Tweedsmuir's literary qualities are precisely those to which French taste is most deeply attached—"la clart  , la pertinence," and he rightly claims that even in translation she shows the grace and airy lightness of a style "   la fois l  ger, pr  cis et color  ." These claims are amply justified by the 150 pages of Her Excellency's delicate and ingratiating writing. The longest item in the volume is an imaginative little sketch whose scene is unquestionably laid in the Papineau manor-house at Montebello, through which the ghosts of the family of the great orator move with dim charm. But the most important is the opening article, a sympathetic account, with extended extracts, of the recently rediscovered journal of Lady Aylmer, wife of the Governor of Lower Canada from 1831 to 1835.

THIS journal, which exhibits a mind of singular delicacy and a character of devotion and uprightness, could hardly have fallen into more suitable hands than those of Lady Aylmer's successor at a distance of a century; nor can it fail to win for both author and editor the lively affection of the descendants of the French-Canadians with whom Lady Aylmer found herself so sympathetic. The Papineau manor-house, strangely enough, is conspicuous in this item also. The Aylmers, greatly "fed up" with the very inadequate accommodations provided for them in Montreal, were only too glad of an invitation to visit the Papineau country home, though somewhat surprised, because the Papineaus did not mix with the official society of the commercial metropolis. Lady Aylmer confesses herself fascinated with the social grace of Madame Papineau and the manners of the group which she gathered round her, and she speaks with enthusiasm of the natural gift of French women, of whatever rank and origin, for tact and grace in their social relationships, "so that the differences between the manners of different ranks of society are less sharp, more graduated, than they are with us." The whole passage, which we refrain from quoting because it will shortly be available in the original English, is a very beautiful tribute to the well-known social graces of French Canada.

Although too little of Her Excellency's writings has thus far been published in Canada, Canadians are always aware of her powers of observation of both natural and human phenomena. They will be grateful for her tribute to the Canadian spring, which she much prefers to that of England, and particularly for her remark (which seems to us to be new) about the early wild-flowers, that they are "si habilement espac  es" among the trees and rocks as to suggest clever landscape gardening, in comparison with the disorderly wealth of the English woods. The trans-

# SOCIALIST CREDIT

(Continued from Page One)

ment bonds. The money is then circulated by the government hiring people to do unnecessary work, or—and this is even more interesting—by paying people not to work.

I KNOW that I shall be charged with being callous when I use this description of our present methods of unemployment relief, but, as far as I know, it is a strictly precise and accurate one. We even carry this system to the point where we forbid the municipal authorities who are charged with relief from spending relief money to get any work done. Our social conscience revolts at the idea of paying money to clean up dirty streets. We much prefer to pay men to sit at home. That is the latest modern method of improving social justice.

The distinction between this method and that of Major Douglas may be very important, but it can only last until such time as I become frightened over the purchasing power of the dollars which I shall get from my hypothetical one hundred dollar bond. When that happens, I shall promptly sell the bond and put the money into circulation, just as rapidly as though Mr. Aberhart had given it to me for four months' Social Credit dividends.

For some extraordinary reason the socialists and the Social Crediters do not like each other. They are



"AFRICA" by the Canadian sculptor Florence Proctor which was shown at the exhibition of the National Association of Women Painters and Sculptors earlier this year.

lation appears to have been done with great dexterity, though by an unknown hand, but we are slightly surprised to find that the French language, at any rate in Canada, has absorbed the word "puzzle" to such an extent that it needs neither italics nor quotation marks.

## GABRIEL OF THE ANNUNCIATION

A FEW beings of literary genius like George Eliot and Mark Twain and George Sand are known to fame through their pen-names, but surely no writer ever chose so high-faluting a pseudonym as did Gabriele Rapagnetta, illegitimate son of the Duchess Maria Gallese of Rome, when he signed his early poems "Gabriele D'Annunzio". Nor did any other pen-name in history ever prove so potent an influence. Since his death the fact (already known to those who had followed his career) has been publicly admitted that he was the inspiration of Mussolini's Imperialistic policies.

The dream of an Italy to which should be restored the glory of the Roman Empire, and mastery of the Mediterranean, was enunciated nearly forty years ago by D'Annunzio shortly after the Spanish American war. At that time he was known as a literary genius of a markedly sensual turn of mind, though of rare imaginative power. The loss of the last remnants of the once great Spanish Empire, which had incidentally involved destruction of the best ships of the Italian navy, sold to Spain just before the conflict, roused him to ecstasies of rage, and a demand that Italy rouse herself from lethargy. But almost at the same time he incurred national indignation by his treatment of Italy's idol the great actress, Eleonora Duse, whose lover he had been, whose money he had spent, and whom he had betrayed in his novel, "The Flame." Ostracism and financial difficulties drove him to take refuge in Paris.

THE Great War gave him his opportunity, and with his ode "Vae Victis," a tirade against Austria, he roused the Italian people to enter the conflict on the side of the Allies. His exploits did not end with superb efforts as a propagandist. Though 52 when Italy entered the war, he became one of her most daring aviators. In September, 1919, after the Treaty of Versailles had ceded Fiume, on the Dalmatian Coast of the Adriatic to Jugo-Slavia, he seized that city and ruled it as an independent dictator for eighteen months.

Forced out in 1921 he was destined to see his hopes fulfilled when in 1924 Fiume was ceded to Italy, and the King of Italy made him Prince of Montenevoso. This was almost coincident with the political rise of his disciple, the Milanese journalist, Benito Mussolini, who had assisted in rousing the Italian population of Fiume to resistance of the Versailles decision. It is said that the name Fascisti derived from the bundle of fasces or staves surrounding the axe which was the symbol of ancient Roman authority, was suggested by D'Annunzio; and there is little doubt that Mussolini's aspirations to make Italy a great naval power controlling the Mediterranean came from the same source.

The literary genius of D'Annunzio won attention as early as 1879, when he was sixteen, and, until he was in middle age, was his sole claim to fame (though a very substantial one). That he would help to mould the future of Italy, and make it a great European power was not even suspected. Seemingly he had a true vision of his destiny when as a youth he signed himself "Gabriele of the Annunciation."

as rude to each other as the Russian fascists are to the German communists. I am not making any mistake about this—as far as I know the Russians are just as fascist as the Germans are communist, and the Germans just as fascist as the Russians are communist. Fascism and communism are interchangeable terms in my vocabulary.

The battle between fascists and communists is a very bitter one, which is much to be desired, since it keeps them from getting together, and converting the world into one large madhouse. In exactly the same way the socialists and Social Crediters fight each other bitterly about the method of pursuing their common objective—which is by printing money, and distributing it, to wreck our civilization.

It will do no good for the socialists to tell me that it was the wicked Conservatives and Liberals that got the Dominion into its present hole. I know that, but I also know that the wicked Conservatives and Liberals only did this because they had been reading socialist books. The Hydro-Electric Power Commission of Ontario and the C.N.R., for example, are both children of Conservatism—even if the Liberals have since kidnapped them. They are still socialist enterprises.

The more I think of the subject, the more I am inclined to think that Socialist Credit is far more dangerous than Social Credit.

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## —History of Canada, March 7-14

# GROUND TO PUT ASUNDER

THE Dominion during the week appeared to have embarked on one of its long struggles between its intelligence and its variety of consciences. The struggle is almost certain to arise out of a bill introduced in the Senate to widen the Canadian grounds for divorce. The sponsor of the proposed legislation is Senator Lendrum McMeans of Winnipeg, Chairman of the Senate Divorce Committee. Parliamentary observers were almost unanimous in predicting that the McMeans bill will likely secure the approval of the Senate without much difficulty but that it will have a long and stormy course on its way through the Commons, with little chance at all of its passage during the present session of Parliament.

The bill would do very much the same thing for Canadian divorce law that A. P. Herbert's famous bill did last year for British divorce law. Three new Canadian causes for divorce are proposed: cruelty, desertion for a period of three years, and insanity for a period of five years. An elapse of three years after marriage would be required before divorce proceedings could be launched, although events occurring during this period would be valid as grounds for divorce; at present no such elapse of time after marriage is required. The bill also deals with the grounds for decrees of nullity, and it specifies that clergymen are not bound to marry divorced persons. If it becomes law, the Act will be applicable to all Canadian divorce courts and to petitions to Parliament for divorce submitted by residents of Quebec and Prince Edward Island.

### DOMINION

**Appointments:** Hon. Ernest Lapointe, Minister of Justice, announced the appointment of Col. S. T. Wood to succeed the late Sir James MacBrien as Commissioner of the Royal Canadian Mounted Police. Agriculture Minister Gardiner announced the appointment of Dr. William Allen, head of department of farm management of University of Saskatchewan, as Agricultural Commissioner for Canada in the United Kingdom, a newly created position. Hon. C. D. Howe, Minister of Transport, announced the appointment of Charles H. Read, Amherst, N.S., as a director of the C.N.R.

**Radio:** Select Committee of House of Commons, investigating Canadian Broadcasting Corporation activities, elected Arthur L. Beaubien (Lib., Provencher) as chairman; the committee decided to call the governors of the CBC before it.

**Railways:** Senator Raoul Dandurand, Government leader in the Senate, and Senator Arthur Meighen, Opposition leader, both expressed approval of proposal to form a special Senate committee to investigate the entire question of joint management of the C.N.R. and the C.P.R.

**State Medicine:** House of Commons after long debate defeated resolution calling for establishment of state medicine on a federal basis.

### ALBERTA

**Appeal:** Premier Aberhart gave notice in telegram to Prime Minister Mackenzie King that Alberta will appeal to the Privy Council recent judgments of Supreme Court of Canada upholding federal right of disallowance and right of the Lieutenant-Governor to reserve assent and declaring three pieces of Alberta legislation unconstitutional.

**Social Credit Act:** Motor Car Supply Co. of Canada began Alberta Supreme Court action asking that the Alberta Social Credit Act, the Licensing of Trades and Businesses Act and regulations made under the latter be declared ultra vires.

### BRITISH COLUMBIA

**Health:** The British Columbia Government acceded to request of Union of B.C. Municipalities that rate charged municipal treasuries for tuberculosis treatment of municipal residents be reduced by one-half.

### MANITOBA

**Education:** Bill to amend Public School Act was given second reading.



THE FACE OF MODERN WAR. This is a gas sentry on duty in his sandbagged post, wearing respirator and protective clothing and equipped with a warning siren. The photograph was taken during a recent demonstration of air raid precautions in London.

by Legislature; the bill sets minimum of \$50 per month for teachers' salaries, makes trustees personally liable for payment for purchases of maps, school prizes or books unless selected from list approved by the Minister, and relieves trustees of responsibility for death or bodily injury of pupils on school property unless criminal negligence can be proved.

**Padlock:** Legislature defeated by 35 to 8 resolution introduced by James Litterick, Communist, to urge the Dominion Government to disallow the Quebec Padlock Law.

### NEW BRUNSWICK

**Budget:** Hon. C. T. Richards, Provincial Secretary-Treasurer, brought in budget forecasting \$300,000 more revenue through additional taxation which includes a new gas tax, increased corporation taxes, and a tax on buses and trucks.

**Education:** Annual report of Dr. Fletcher Peacock, provincial director of education, recommended legislation authorizing counties to set up county school administrative units and the passing of modern school attendance and apprenticeship Acts.

### NOVA SCOTIA

**Budget:** Premier Angus Macdonald as Provincial Treasurer brought in estimates providing for surplus of \$7,398 with increased revenues of \$557,734. He announced net surplus of \$62,389 for past fiscal year.

### ONTARIO

**Health:** Hon. Harold Kirby, Minister of Health, introduced legislation to create a commission to investigate cancer treatments and to compel the disclosure of formulae and details of treatment by persons offering either free or for gain substances or methods to remedy cancer.

**Income Tax:** Legislature voted unanimous approval of Premier Hepburn's claim that the federal authority should concede to the Province the prior right to tax personal incomes. Mr. Hepburn announced that if the federal Government grants the claim the Ontario Government will shoulder the entire cost of relief in the Province.

### QUEBEC

**Education:** Protestant Education Survey Committee in session at Sherbrooke received recommendation that legislation be enacted providing for compulsory free education of all children between seven and fifteen years. The Committee opened public sittings in Montreal.

**Public Accounts:** The Public Accounts Committee of the Legislature resumed its investigations of transactions under the Taschereau regime; a former accountant for a lumber company testified that the company charged the Government \$20,000 for material that never left the lumber yards.

### OBITUARY

**Amyot, William, (K.C.),** Quebec, Registrar under Quebec Securities Act (54). **Archibald, George** Hamilton, Bournville, England, founder of Empire Tobacco Co. of Montreal.

**Burnett, Dr. William, Montreal,** retired obstetrician-in-chief Montreal Women's Hospital (67). **Cozens, Mrs. Elizabeth, Toronto,** president Cozens Springs Service Co. (70).

**Dales, William, Manitou, Man.,** former mayor of Manitou (70). **Fraser, Angus MacMillan, New York,** noted Canadian born piper, former colleague of Sir Harry Lauder, first chieftain of Royal Caledonian Club of New York. **Fry, George E., Quebec,** member shipping firm of Henry Fry & Sons, former Lloyd's agent in Quebec (66). **Grigg, Bertie** Widgery, Montreal, former mayor of Montreal West, director and secretary-treasurer James Coristine & Co. (78).

**Hanly, Charles Frederick, Toronto,** former managing editor of Woodstock "Times," former city editor Woodstock "Sentinel-Review" (59). **Jackson, Ernest G., Montreal,** president of International Equipment Co. and of National Drug and Chemical Co. of Canada (55). **Johnston, Peter, Sydney, N.S.,** former vice-president Brotherhood of Railway Maintenance Employees (66). **King, Dr. Richard** Lionel, Prince Albert, Sask., physician, former vice-president Canadian Lacrosse Association (59). **Macko, Dmyter, Calgary,** pictorial photographer (41). **McCalman, Dr. D. H., Winnipeg,** past president Manitoba College of Physicians and Surgeons, former member of faculty Manitoba Medical College, former member Manitoba Board of Health (76).

**Oklend, Tony, Oakville, Ont.,** discoverer of Little Long Lac mine (54). **Orme, Matthew, Ottawa,** former head



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## —Ottawa Letter

## THE NEW LEADER—FROM QUEBEC?

BY RIDEAU BANKS

ONE of the wholly inevitable—but perhaps not altogether reassuring—discoveries made by Parliament Hill Conservatives in the brief period which has elapsed since Rt. Hon. R. B. Bennett announced his intention of retiring is the strength in which the celebrated clan of Barkis survives in Federal Tory ranks.

Despite the failure of the late Charles Dickens to supply any political details concerning the distinguished individual whom he immortalized, it is now apparent from the number of lineal descendants whom the present situation in Federal Conservatism is uncovering that he must have been a strong Tory and imparted his faith to a numerous progeny.

For at the present time on Parliament Hill a whole brood of Barkis's have suddenly emerged from greater or less retirement, proclaimed their Conservative faith, and, by actions more patent in their meaning than mere words could be, intimated that if any proposals of marrying them to the post of Tory Leader are in the offing they are "willing."

A complete list of the self-confident hopefuls who go to make up the full company of Tory aspirants would be lengthy and mean little. For among those who are fully "willing", are many who, despite their readiness to serve, will never have the slightest attention paid them. A few of the more prominent of the Barkis descendants deserve to be mentioned, however, and to have their chances appraised. Among them are Dr. R. J. Manion, Barkis, Denton Massey, Barkis, William Herridge, Barkis, and Harry Stevens, Barkis. All these are "willing." But is the blushing Conservative Party "willing" to have them?

AT THE outset, it may as well be stated as the strong conviction of the present writer that the next Leader of the Conservative Party will be none of those mentioned. The reason he holds such a view is twofold, namely:

In the first place, the writer believes that the candidates who were pushed first into the field, assuming prominence almost before Mr. Bennett's words of retirement had ceased to echo through Parliamentary corridors, simply incurred a crushing strategic handicap. In the present instance the platitude about the early bird and success is about as useful as the average copybook maxim. All that the early entrants into this gruelling contest are likely to get is a heavy dose of punishment that will leave them groggy and on the ropes before the Convention bell rings. Already much is being heard in regretful tone of the unfortunate Liberal past of Messrs. Manion and Herridge. And already the Denton Massey balloon is showing signs of being pricked beyond any power of the York Bible Class or the forces of evangelic youth to re-inflate it.

In the second place, the present writer believes that the new Conservative Leader will have to stand for something more definite, and that Messrs. Manion, Massey, Herridge and Stevens either stand for nothing in particular—or for the wrong thing altogether.

WHAT should the new Conservative Leader stand for? The answer is partly political and partly idealistic. On the political side, he should stand for some hope of rapprochement with the Duplessis forces in Quebec province. More than ever at the present time does the Union-National promise to dominate the politics of French-speaking Canada when the next Federal general election rolls around. It is even wholly within the bounds of probability that Mr. King's present Quebec following will be decimated. An understanding between the Tories and Mr. Duplessis, consequently, might very well mean the first long step back to power for the former.

But none of the individuals mentioned hold out the slightest hope of

being able to achieve such an understanding. They belong too definitely to the opportunist school of politics. Mr. Duplessis, who is power and driving force personified, who is too busy going forward to stop and steer in circles, and who places but a low valuation upon that fine art of political "trimming" by which others set such great store, could be expected to have but little patience with them, or but little interest in them.

On the idealistic side, it is undoubtedly desirable that the new Conservative Leader should stand for stability and definite ideas of national progress. He should be more interested in the humdrum problem of making Canada a contented, prosperous nation than in the more imaginative project of having this young Dominion of 11,000,000 people scamper about the stage of world diplomacy, sacrificing its interests to empty—for us—ideals of internationalism. He must have enlightened ideas of social justice, but they should be practical ideas of giving work to the thousands who want it and cannot get it, rather than of distributing spurious "social benefits"—which at bottom are merely bribes to an unthinking electorate, serve to swell the total that is paid into the government in taxes and to reduce the total that is paid out by industry in wages, and further increase the vested interest in idleness that is already becoming entrenched in the Dominion.

Imbued with these ideals—which are the ideals by which our forebears carried out the feat of nation-building which Mr. Bennett has described as "the matchless miracle of a people so small working in a country so vast and in a time so short"—it is essential that the new Conservative Leader should have the courage to deal with any major problem which the Dominion faces on the basis of the national interest alone. Finally, he must be articulate. He must be able to match the plausibility of the demagogue with a plain, convincing exposition of the course along which true progress lies.

SO MUCH for the portrait of the new Tory Leader. Does it bear any resemblance to Messrs. Manion, Massey, Herridge or Stevens?

Of course, the last two mentioned will quarrel with the portrait. They will say, with an understandable regard for their own personal characteristics, that the new Conservative Leader must be a crusader. He must carry in his hand, they will say, the flaming sword of reform. He must not talk about a New Deal, for that is a term which is rapidly becoming discredited by the fact that, South of the border, the world's most outstanding New Dealer is only succeeding in making confusion worse confounded. But he must talk of the "economics of abundance". That is a new phrase which has the necessary imaginative appeal. The voters do not know that it means nothing, and so you can tell them that it means anything. It is the magic formula for a new demagoguery by which the hopes of the people can be raised and their reason beguiled.

The difficulty which the Herridge-Stevens faction of the Conservative Party faces in any hopes which it may have of making so-called Social Reform the watchword of a new Toryism is threefold. In the first place, the Reform Policy has been tried and failed—failed so abjectly that it has reduced the party to the lowest estate in all its history. In the second place, the idea of a spurious Social Reform platform is incompatible with the Duplessis forces in Quebec province, since Social Reform would necessitate drastic constitutional amendment, to which the Union National is strongly opposed. And, despite the protestations of that vocal Orangeman, ex-Mayor "Bill" Stewart of Toronto, the project for an alliance with the Duplessis forces repre-

sents the very keystone of the arch of Conservative hopes of again becoming a dominant Federal force. Finally, there is a growing conviction in Federal political circles—it is conceivably stronger outside of the Capital than within it—that the burden rests upon Reformers and New Dealers generally, in view of what has happened in the United States, of proving that the Utopias which their paint can be realized, and that their policies will not simply lead to confusion whereas some aspect of order, albeit imperfect as yet, is steadily taking form.

It is obvious after two years of speeches by Hon. W. D. Herridge that the Social Reformers cannot expound a concrete program. The former Minister to Washington is the most distinguished exponent of the school. And out of the hundreds of thousands of words that he has spoken in all parts of the Dominion, no concrete program has taken shape. It is true that he speaks plyingly of conditions as they exist and that he talks eloquently of an era when "the economics of abundance" shall rule. But to speak of "the economics of abundance" is not to enunciate a program; at worst it is to stoop to demagoguery; at best it is to indulge in wishful thinking. It is out of wishful thinking that the Brothers Grimm created fairy tales such as

Snow White and the Seven Dwarfs. It has never yet, however, built or preserved a nation.

UNDOUBTEDLY the Conservatives will have to compromise some of the features of their portrait of an ideal Leader. The day of political miracles is past, and it would be too much to hope that the perfect Chieftain would appear at the precise moment the leadership mantle fell vacant. Furthermore, it is a matter of history that individuals grow with responsibilities of office. Consequently, if the Tories select a man who meets the main requirements of their specifications and has the requisite character to develop, they can afford to leave some room for growth. But as yet none of those who have been so prominently publicized—Messrs. Manion, Massey, Herridge and Stevens—sufficiently approximates the type. Only one name has been heard which stirs the imagination at all. It seems fantastic at first thought,—and after several other thoughts it still seems fantastic. But it fits. It is Hon. Maurice Duplessis himself.

In the field of late starters, one of whom is destined to capture the Tory crown, will the Quebec Premier, who commenced his leadership career in the provincial legislature as head of a Conservative opposition, be an entrant? The idea is unlikely, but the bare possibility is intriguing.

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### TAYLOR'S THOUGHTS

"Of Men and Music" by Deems Taylor,  
Toronto, Musson. \$3.

BY HECTOR CHARLESWORTH

IN DAYS gone by Deems Taylor was one of the most learned and least pretentious of daily newspaper critics. Subsequently he won an eminent place among American composers; and latterly millions of people who never previously heard of him have been fascinated by his broadcasts in connection with the Sunday concerts of the New York Philharmonic Symphony Society. As an essayist he is one of the most effective of musical missionaries, because he is not thinking of a special audience with acquired knowledge of music, but of the "forgotten man" who loves music and enjoys hearing it discussed as between man and man. His book contains 47 brief essays some prepared for radio and some for journalistic use, but all informative, witty and delightful. In the aggregate they present a world of information on every phase of the musical art. Many books have been published to instruct the public on "How to Listen to Music," but that is the most informative and seductive of them. Best of all is the essay, "The Tolerant Ear" in which Mr. Taylor presents a complete case for catholicity of taste. A brief excerpt will demonstrate the simplicity with which he teaches theory: "There are four elements that are present in any piece of good music; melody, which is design; harmony, which is color; rhythm, which is proportion; and

form, which is the ground plan. Listen for them!" With regard to form he counsels listeners to ask themselves with regard to any unfamiliar work: "Does it seem to possess a beginning, and middle, and an end, or does it just start and stop?" Later he says "There's one other thing to listen for. It is hard to define. The easiest way of expressing it is by asking the question: does the music seem to run under its own power?"

Verily no admonition could be wiser.

### HOW COME QUINTS?

"Collected Studies on the Dionne Quintuplets," by W. E. Blatz et al.  
Toronto, University of Toronto Press. \$4.00.

BY GEORGE McCracken

IT IS NOT often that a book which consists of a series of scientific studies written by scientists for scientists has a chance of becoming a best-seller, but this book appears to have that chance. Every university library in the world will have to have a copy. All professors of genetics and of child psychology will scarcely be able to consider their private libraries decently complete without it. Most intelligent parents will be able to get at least the odd bit of useful information from it, and highly educated parents will be able to get considerably more than the odd bit. All kinds of child training specialists should at least have read it. And the general public will probably buy thousands of copies,

even though it cannot understand a word of it, merely because it is about the quintuplets.

IT IS of course an exaggeration to say that the general public will not be able to understand a word of it, but in one at least of the six papers which have been "collected" to form the book, there is an oversupply of technical words that will stump even the most highly educated unless he is a specialist in genetics. This paper, which is a biological study of the children, is obviously the result of an enormous amount of patient work under considerable difficulties; it is by Miss Norma H. C. Ford and J. W. MacArthur of the staff of the Department of Biology of the University of Toronto. The other members of *et al.* are colleagues of Dr. Blatz in the Department of Psychology or in the St. George's School for Child Study: Miss D. A. Millicamp, M. W. Charles, N. Chant, A. L. Harris, M. I. Fletcher and N. Mason. The five papers aside from the one by MacArthur and Ford are all psychological studies and deal with the mental growth of the quintuplets, their early social development, the development of self-discipline in them, their routine training, and their early attempts at spoken language. The touch of Dr. Blatz seems to be evident in the writing of all of them; they are reasonably easy for the layman to read, and their scientific value does not suffer because of it. Moreover, the average quintuplet fan will not be getting such a bad bargain if he buys the book only for the sake of the illustrations. There are scores of

photographs of the children, and with few exceptions they are all candid camera shots showing them entirely unposed, actually doing things, and not merely looking pretty for rotogravure and advertising pictures.

FROM the scientific point of view the book is a unique storehouse of original and important data which will be studied for generations; from the lay point of view the most stunning information that may be deduced from the book is that identical quintuplets, such as the Dionnes, are probably not a hereditary form of blessing, as are some types of multiple births, but might occur in any family. At the same time there is the cheerful conclusion to be drawn (and we do not mean to suggest that the authors bother to draw it) that identical quintuplets so far as is known do not tend to reproduce quintuplets on reaching maturity.

### "BECAUSE I WANT TO"

"Last Flight," by Amelia Earhart.  
Toronto, McLeod. \$2.75.

BY EDWARD DIX

WILLIAM Allen White felt that way too about Amelia Earhart's haircut. On the day of her flight across the Pacific to Honolulu he wrote an editorial in the *Emporia Gazette* about it. Since she might expect "long, boring hours" with little to do and much to think about, he hoped Amelia had remembered to pack a pocket comb.

The haircut like the slacks and overalls need not be emphasized now. What disapproval did exist being probably all masculine was never worth considering anyhow. In that suit of overalls was a very real girl. As evidence is offered a letter from Amelia to her husband. She says:

"I want to do it because I want to do it. Women must try to do things as men have tried. When they fail their failure must be but a challenge to others."

Imagining this coming from madame Curie might be difficult. But not so difficult when it's Amelia. After all, nothing shows up a woman so well as a pair of men's pants.

"Last Flight" is as complete a record as could be made of Amelia Earhart's major successes. The book is compiled from her personal records and observations. It was to have appeared under a different title on the completion of her round-the-world flight. But fate decided otherwise. Two Associated Press cable despatches close the narrative at Howland Island.

This reviewer must report having been deeply moved. He had not expected it. Even if the emotion springs from foreknowledge of the end the simplicity of the narrative and its gaiety, especially its gaiety, serve only to increase it. Being sentimental about herself, however, was not Amelia's nature. She was never unaware of personal danger. "I want to do it because I want to do it."

There is a point of interest to Canadians who may not know that the Canadian National Exhibition had something to do with shaping the flyer's career. Watching an airplane swooping down as if to crash into a crowd at the Exhibition Grounds, Amelia did not scurry away as everyone else did. (This was 1918.) She stood quite still, unalarmed, fascinated. The plane was the second in her life.

"I did not understand it at the time," she says, "but I believe that little red airplane said something to me as it swished by."

And there you have Amelia sans slacks and sans bob.

### THE NEW WOMAN

"A Moral History of Woman," by Sarah Parker White. Toronto, Doubleday, Doran. \$3.50.

BY MARGARET LAWRENCE

DR. WHITE is a physician of long and wide experience. She approaches her subject with the essential kindness of a good physician. A woman reading it feels that she is being gravely addressed by a presiding healer who considers her in need of encouragement, certainly, and also, probably in need of some therapeutic treatment. Dr. White is, in this work, both a clinician and a laboratory research scientist. The modern woman, taken as a whole, has come to her for examination and advice, and possibly for healing. As a clinician sitting at her desk feeling her way to the patient's real problem, the doctor looks into the story of the patient. It is that of the woman of the present, shot by startling economic and feminist developments into an entirely new world. To take her part completely in this world the woman has to organize herself into a new nervous system. It is all complicated by the fact that the economic transition is only partially accomplished, and still further complicated by the iron fact of the differing biological nature of women.

The doctor then turns to the laboratory of history, and outlines for the patient the long story of her subjection, pointing out the characteristics she has carried over from the past, and emphasizing throughout the unchanging iron condition of her biological bondage. Having examined the case clinically and in the laboratory she draws her conclusions—namely that unquestionably there is a new type of woman appearing which for want of a better term she describes as the proportionate woman. To become the proportionate woman all women struggle and some of them break down in the struggle, because the ghosts of the pioneer woman and the parasitic woman beckon within the subconscious. The pioneer ghost urges the mind back to the desire for the home and the children and the life centralized about the home. The parasitic ghost lures the imagination back to the fine possibilities of leisure in return for a little complaisance. But the new woman must tip her hat to these ghosts and proceed to a new point in history. She must take her place in the world, and make the world accept femininity, and while she does this she must also see that the race somehow manages to continue.



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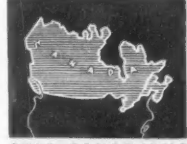
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# AMONG THE NEW BOOKS

BY B. K. SANDWELL

## CANADIAN ECONOMISTS

"Essays in Political Economy, in Honor of E. J. Urwick." Ed. by H. A. Innis. Univ. of Toronto Press. \$2.50.

THIS volume combines the functions of a tribute to a beloved and brilliant head of the Political Science Department who has just retired, and of a making public of the results of several hitherto unpublished pieces of research carried on under the Maurice Cody Fund. The work of the Research Fellows is mixed indiscriminately with that of the somewhat more seasoned economists who have been Prof. Urwick's colleagues and wish to honor him on his departure, for the essays are printed in the alphabetical order of the authors' names; and the result is a little disconcerting. Research workers are inevitably impelled towards a slight over-emphasis of the point they have been researching about. Mr. Warshaw (1932 Fellow) for example insists that Confederation was dictated by the railway financiers, and that it was they who gave it its highly centralized constitution. Mr. F. W. Burton (1934 Fellow) maintains that "every encroachment upon laissez-faire, whether by government or by private monopoly, increases Canada's vulnerability" in relation to external trade. These are interesting but dogmatic statements, though Mr. Burton's dogmatism is made highly palatable by his wit. "Annexation," he remarks, "is Canada's principal taboo; it is never mentioned in public, as tigers are never mentioned in countries in which most of the people are ultimately eaten by tigers." Mr. Burton agrees with the present reviewer that if economic planning and autarky are to be Canada's fate, annexation must at least be considered as "a suitable long-run objective."

The essays of the senior writers include some very meaty matter. Prof. Ashley is ruthless in his exposure of the prevalence of account-keeping by corporations, and in his insistence that "management" tends always to become more and more distinct from "ownership"—and the worst of it is he is right. (One sometimes thinks it is the management and not the company which should pay the corporation income tax!) Prof. Bladen has an excellent rehabilitation of Adam Smith's views on Value. But probably the most important of the lot is Prof. C. B. Macpherson's essay on the past, present and future of the study of Politics in Canada. Sixty years ago Prof. John Watson, still living today, was delivering the only university course in Canada which even approached that subject—a course on ethics in relation to property, the family, the state. What development may not the next sixty years witness? Prof. Morgan proves brilliantly that nothing but a United Front will save Canada from Fascism, but does not prove that even a United Front will save Canada from Communism.

## OUR H. V. MORTON

"More About Nova Scotia," by Clara Dennis. Toronto, Ryerson. \$2.50.

CLARA DENNIS is obviously the H. V. Morton of Nova Scotia. She has the same passion for roving the by-ways, the same sense of the picturesque in human character, and the same ability to dig up information out of the most unlikely sources. The 412 pages of this book crammed with items relating to the oddities, the romance, the glory and occasionally the tragedy of common life in the lovely sea-girt peninsula at the eastern end of Canada. Did you ever hear of Cheverie, N.S.? It is a quiet and almost forgotten little village now, but there was a time when its name was a familiar sight in many a port of the world, on the stern of the sailing-ships which were built and operated by its inhabitants. A woman of the village told the author: "Once when I was in London there were three Captain Dexters making up the Channel at the same time, and each took a pilot out of the same boat. Israel Dexter, a cousin, arrived right after in the *Australia*. All lay in the Channel at the same time—four Dexters from Cheverie". Lunenburg today is more famous, but how many know of the yearly memorial service at which the whole town attends to cast floral tributes in the sea in memory of those who have been drowned during the year?

## ST. LAWRENCE HISTORY

"The Commercial Empire of the St. Lawrence, 1760-1850" by D. G. Creighton. Toronto, Ryerson. \$5.

STUDENTS of Canadian economic history have in the past been handicapped by a lack of readily available material on the subject. Within recent years however Professor H. A. Innis of the Economics Department of the University of Toronto has led a growing group which done much valuable pioneering work in this field. The latest addition to the body of material devoted to this subject is written by Professor D. G. Creighton of the Department of History at Toronto, and is one of a series of studies entitled "The Relations of Canada and the United States" prepared under the direction of the Carnegie Endowment.

The theme of Professor Creighton's study is the vital part played by the St. Lawrence River in the political and economic development of Canada. Part I describes the opening up and development of the St. Lawrence basin up to the time of the American Revolution. The inherent weaknesses of the French Empire are revealed in the lack of adequate trading connections between the French Atlantic colonies and the fur-trading settlements of the lower St. Lawrence, ice-bound for half the year, weak in

agriculture and commerce, and utterly dependent on the Mother Country. The central importance of the St. Lawrence waterway in the long struggle between the French and the English for the control of the fur trade in the interior is well brought out, and in this analysis the author puts the necessary emphasis on the contrast between the passivity of French Canada in the East with its subservience to the Empire, and the extraordinary aggressiveness and initiative which characterized the French explorers and traders who pressed dauntlessly forward to the south and west. This rapid penetration into the hinterland of North America in search of furs was a most significant development, for as Professor Creighton points out, "the society which grew up in the northern geographic province instinctively created that form of endeavor which was to dominate Canadian life until the Conquest and for nearly a century thereafter. This was the northern commercial system, of which furs were the first staple; and the fur-trading organization of the French was the elementary expression of the major architectural style of Canadian business life."

In Part II there is an able treat-

ment of the early consequences to Canada of the American Revolution, involving as it did a drastic reorganization of the old imperial commercial system and a new attitude on the part of the British towards the colonies which had remained loyal. The problems created by the influx of Loyalists after 1783, leading up to the Constitutional Act of 1791, and the growth of trade and commerce which took place in the two Canadas after the turn of the century are discussed.

The concluding and largest part of the study is devoted to an analysis of the breakdown of the old commercial system of the St. Lawrence, due to the intensification of competition from the United States, and the disastrous social, political and economic conflicts between the French and English populations in Canada. The period from 1825 to 1850 was one of rapid and fundamental economic change, the outstanding features of which were the improvements of the St. Lawrence route by the building of canals, the successive waves of immigration, and the trade in lumber and grain, which expanded rapidly, but was also subjected to wild fluctuations with every change in American and British tariffs. These far-reaching changes in the Canadian economy

eventually set up strains and stresses too great for the old colonial system, and coupled with the continued political struggles between the French and the English and the aggressive competition from the United States, they ultimately brought about its collapse in the politically and economically disturbed years of the late 1840's.

## THE GOOD LIFE

"The Langworthy Family," by Elizabeth Corbett. Toronto, The Ryerson Press. \$2.50.

BY LADY WILLISON

THE present reviewer has read "The Young Mrs. Meigs," "A Nice Long Evening," "Mrs. Meigs and Mr. Cunningham" each twice. Miss Corbett, needless to say, is the author of these heart-warming stories of an old lady, who had sufficient audacity to marry again at eighty and over. Naturally, one received "The Langworthy Family" with considerable eagerness, and so it ought to be received. The novel is a family chronicle, honest, careful and likeable. It has no inspired character like Mrs. Meigs. But Miss Corbett knows her Middle West. She understands American life. She has undoubted endowment as a novelist. "The Langworthy Family" tells admirably the story of a past generation. It has reality, interest and the quality that belongs to good life. No Mrs. Meigs sparkles in its pages, but Colonel Langworthy must establish his own hold on the reader's affections.

## THE CRIME CALENDAR

BY J. V. McAREE

THERE is only one American writer who surpasses Erle Stanley Gardner in his ability to write hard-hitting, fast-stepping stories of murder and mystery. That is Dashiell Hammett. Gardner's Perry Mason is a real contribution to fiction of this class. There must be at least a thousand others who could write as good a book as "Murder Up My Sleeve" (McClelland and Stewart, \$2.25). There is no Perry Mason in it for one thing, and no other merit that we can discern. It seems to have been written because the author has recently made some high class Chinese friends and wishes to pay them a compliment. In kindness to an author whom we admire we intend to forget "Murder Up My Sleeve" as fast as possible.

There is a pun in the title of "Death Brings A Storm" by Anita Boutell (Thomas Allen, \$2) which hardly does justice to the book, for it is comparatively free of the painful facetiousness that mars so many English stories. It makes rather pleasant reading, for apart from a murderer and a couple of victims the people are civilized and agreeable companions. The author has availed herself of a couple of well worn tricks, and here as before we find it impossible to accept the major one, which we could not disclose without spoiling the interest of readers of the story. We were rather fatigued to meet

again the chivalrous young ass who refused to speak when he was suspected of murder because he might have incriminated somebody else. Otherwise, the book is better than average and we look forward to meeting the hero, Dr. Archie Storke, again.

GAIL STOCKWELL'S second book, "The Embarrassed Murderer" (Toronto, Macmillan, \$2.25) marks a considerable advance over the first, which, as a matter of fact, is rather unusual in detective stories. Nevertheless it misses being first class by an easily perceptible margin, and in the last couple of chapters got somewhat out of hand, though it did pull itself together to produce a dramatic and unexpected climax. If the author's third book shows corresponding improvement we shall be able to recommend it without any qualifications. As it is, it is slightly better than average. . . . It occurs to us that Anthony Webb finds something comic in the name of Pendlebury, which puts him rather out of harmony with the reviewer who, however, may be grateful that he did not call him Dingleberry which some would consider even more humorous. "Mr. Pendlebury's Second Case" (Toronto, Oxford, \$2) belongs to that large army of detective stories which causes a reviewer to wonder two or three times whether they are worth mentioning.



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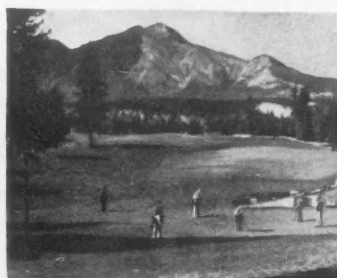
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## MUSICAL EVENTS

BY HECTOR CHARLESWORTH

THAT public support for grand opera is being constantly reborn was demonstrated by the large and enthusiastic audiences which greeted nearly all the evening presentations of the Columbia Opera Co'y at Massey Hall. Moreover the major part of these audiences was composed of young people. At "Carmen" for instance there were apparently some 2000 persons under thirty present, and they showed their youthful appreciation by cheers at the end.

A chronological table of the eight works heard is of some interest: Rossini's "Barber" (1816); Donizetti's "Lucia" (1835); Verdi's "Rigoletto" (1851); "Trovatore" and "Traviata" (1853); Gounod's "Faust" (1859); Bizet's "Carmen" (1875) and Puccini's "Butterfly" (1904). These are hardly survivors among many forgotten works by their composers; except in the case of Puccini, who was not prolific. Rossini and Donizetti especially composed countless operas that have passed into oblivion. Darwin's law of the survival of the fittest in nature, (a very prodigious process) has obviously its parallel in opera; and on this phase, something might be said of the relation of such survivals to literature. The origins of the texts even in the limited group named bring us back to Beaumarchais, Goethe, Sir Walter Scott, Victor Hugo, the younger Dumas and Prosper Merimee.

THE popular success of last week's productions was due, apart from the vitality of the conductor, Emerson Buckley, to the superior quality of the major soloists. All told a full dozen of artists of ability and promise were heard to balance the rather inferior and sometimes distressing singing of the chorus. Fortunately in most of the repertoire the chorus was secondary or negligible. Of all the productions I saw the most delightful was "Traviata." All three works by Verdi represented the peak of his inspiration as an emotional melodist. "Traviata" a skeletonized version of the tale popularly known as "Camille" is the simplest in development among all his works;—no complicated plot as in "Rigoletto" and "Trovatore," but its music is exquisitely tender from first to last. Ina de Martino, who was not very impressive in other roles, was superb both as a singer and actress as Violetta. She had tears in her voice that evoked tears in some of her hearers. Mario Palmero also gave his best performance of the week in the lyric tenor role, Alfredo. Though he sawed the air too much, a tall baritone Anthony Meli, as Germont, gave a splendid rendering of "Di Provenza" and his singing was noble throughout.

"Rigoletto" is an immortal example of Verdi's ability to clothe a brutal tale with glorious yet appropriate melody. It gave a great opportunity to the outstanding artist of the organization Alfredo Chigi, a splendid actor and superb baritone singer. A court jester should have humor and he gave satirical humor to the Rigoletto which made the tragedy of the later scenes the more effective. Luisa Coronina, a gifted coloratura was an excellent Gilda and the whole singing cast admirable.

A very stirring presentation of "Il Trovatore" roused immense enthusiasm especially among the many Italian listeners. Again Chigi dominated the scene with his superb Count di Luna and one has never heard "Il Balen" better rendered. Anna Leskaya loaned by the Metropolitan for Leonora, is a tall handsome girl with a very fine dramatic voice, beautifully handled. Alfonso Attanasio's voice was hardly robust enough for Manrico, but his intonation was tender and true. The Azucena was Louise Caselotti, who had made a fine impression as Carmen on the previous evening. Her lower tones are good but her range is so limited that she had to fake her upper notes. Yet by virtue of the intensity of her acting she captivated her audience.

Caselotti's vocal limitations were apparent but not so obvious in "Carmen," but the intelligence and brilliance of her acting enthralled everyone. Sydney Rayner was a rather heavy Don Jose but is the possessor of a noble tenor voice. Chigi was again splendid as the Toreador, and suggested a real bull-fighter who could step lively when the bull was charging. Cornina sang charmingly as Micaela.

"FAUST" was an uneven production.

The singer who played the title role had a bad case of what German critics call a "bockstriller" or goat's bleat. He yelled the high C in the Cavatina raucously. The Siebel was incompetent. Ina de Martino sang the Jewel song admirably but did not get under the skin of Marguerite as she did with Violetta. Anthony Meli, though wooden in gesture, sang the music of Valentine beautifully and Lloyd Harris was capital as Mephisto from first to last, both in the vivacity and intelligence of his acting and the quality of his singing.

"Madame Butterfly," though De Martino and Palmero sang attractively was not impressive, though a word of praise is due also to Suzuki of Georgia Standing, an able minor artist. The principals were a little over-weighted with the fireworks of "Lucia," which though it affords some "gems of the opera" is not serious dramatic music.

THE development of the mimetic genius of the American artist, Angina Enters, since her early appearances at Hart House Theatre has been remarkable. Always brilliant, her fineness in the silent delineation of human character, the amazing compass and variety of her art, and her amazing hold on the emotions of her audience as revealed at the Eaton Auditorium recently stamp her as indubitably a genius. No actress of today, so far as I am aware, can express so much with a gesture, a glance and a movement. Two contemporaries, Ruth Draper and Cornelia Otis Skinner single-handed do marvelous things in the presentation of character, but adept use of the



LE DUC DE LEVIS-MIREPOIX, historian, novelist and lecturer, who addresses an open meeting of L'Alliance Française at the Heliconian Club, March 18, at 8.15 p.m.

voice plays an important part in their delineations. Miss Enters' animated pictures are entirely silent, save for incidental music, but equally graphic and searching. She is in truth the perfect mime, who can present a lucid story with the utmost economy of effort.

I may cite one instance of her methods. In the first episode of a sketch entitled "Vienna, Provincial," she presented a girl just returned from church. The only settings were a small table and a chair. The manner in which she ran a finger along the chair to learn if it had been dusted showed precisely the kind of a prematurely tidy maiden she was, an effect supplemented by the care with which she folded her handkerchief and gloves. These gestures had an important reflex later when returning from a simple party, she flung down her things carelessly and sat down in a rapturous trance. She had found love and it obliterated her set habits.

The same perfection and subtlety in the treatment of detail, marked all her studies, ranging from exotic types of the Renaissance period to hoydenish school-girls of today. Everyone of a dozen or more characters was not merely alive; one penetrated their minds and caught their moods. There is an abundance of humor, both satirical and simply joyous in Miss Enters. In one number "Danse-Macabre-Vodvil" she came near to presenting a social indictment. First she showed a blowsy miss making a breakfast on cocktails and cigarettes, while practicing "How to Keep Young" exercises. In contrast she showed a shabby girl, aching and cold, regaling herself on a quarter of a pint of milk carefully measured out. It was her most tragic and in some senses the most perfect achievement. In contrast we had "Pavana, Spain, 16th century" in which she showed a woman gorgeously robed, dancing with stately grace, but exuding an atmosphere so sinister that she might well have been Lucrezia Borgia. Among her most charming studies was that of a love stricken girl of the crinoline period picnicking in the woods with an imaginary lover. As I watched her I wondered why girls do not wear pretty hats nowadays.

A SONATA recital of a very distinguished order was given at the Eaton Auditorium recently by two very able Toronto artists, Bettina Vegara, violinist and Alberto Guerrero, pianist. The three works presented were aptly chosen to give equal opportunities to both. Miss Vegara was in better form than at her recital a few months ago. Her tone was of beautiful quality, and her technique finished in a very rare degree. The scintillant charm and brilliant execution of Mr. Guerrero are well known.

The first number was Beethoven's "Kreutzer Sonata" to which Leo Tolstoy gave an entirely fantastic reputation for erotic appeal, in his celebrated novel. It is however rich in classic beauty and was admirably interpreted. The noble Cesar Franck Sonata in A major, was in its rendering a fine example of good craftsmanship. To some listeners Miss Vegara's expression though flawless had seemed rather academic in these works but in the highly romantic and melodious Sonata in A minor by her teacher Georges Enesco, she showed more abandon, and the spirit and grace which both artists displayed roused deserved enthusiasm.

A NEW Symphony organization under the auspices of the University of Western Ontario and other musical bodies, gave its first concert recently, and roused local enthusiasm. The conductor was Bruce Sharpe a young man of 25 who led his forces through an exacting program without a score. The assisting artist was Paul de Marky of Montreal who played Liszt's Concerto in A major with brilliance, delicacy and poetic appeal. The expression, quality and enthusiasm of both orchestra and conductor bode well for its future. Already it has arranged for two more concerts this spring and for a full series next season.

THREE different groups of the Canadian Singers Guild, an institution of wide ramifications, organized by the enterprising choral director Walter Bates, gave a concert in Massey Hall recently. Those participating were the Toronto Chapter Chorus, the Choristers, and the Select Ensemble. The Guild is not pretentious in its aspirations, and the numbers were of the popular order. Under Mr. Bates the groups sang with good intonation and excellent diction and phrasing. Nearly every number found favor with the audience, which as a final boon heard "Swing Low, Sweet Chariot" admirably sung by an ensemble of all participants.



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RETURN ENGAGEMENT. Rene Roberti, Adrienne Earle and Donald Sharpe in "You Can't Take It With You" which comes to the Royal Alexandra Theatre for the week of March 28.

## THE FILM PARADE

BY MARY LOWREY ROSS

WELL "Snow White and the Seven Dwarfs" is here at last, shining out like the one good deed in a naughty world. By this time most of you have seen it, and some have probably seen it twice. I know at least one person who has seen it four times—hurrying off to the first evening performance immediately after reading the evening paper, as one reaches for the peace-bringing aspirin at the height of a bad headache. Would "Snow White and the Seven Dwarfs" have seemed quite so good I wonder if the world weren't quite so naughty? Would the people who lived in fatness and security before 1914 or even before 1929, have rushed off to the box office as we do now, our quarters clutched hotly in our hands? Or would they, being at once more knowing and more innocent than we are today have seen it simply as a pretty and ingenious fairy-tale and left it to the children?

It's hard to say. But I seem to remember that it was the children who discovered Charlie Chaplin and dragged the adults into it. And now it is the grownups who, having discovered there is practically no fun left in being an adult, have reverted passionately to second childhood. When I saw it in the second week of its run in New York, long waiting lines of serious-faced grownups stretched along Sixth Avenue and Fiftieth Street. And a crowd that would have packed a good sized town waited patiently in the immense foyers of Radio Music Hall; while the people inside sat through it like enchanted children at a Christmas party, and then, many of them, sat through it all over again gathering up greedily any crumbs they missed.

THE happiest thing that has happened in this world since the Armistice," says the much-quoted Westbrook Pegler, a disillusioned adult if there ever was one. Considering how remarkably few happy things have happened on any large scale since the Armistice this isn't quite as high praise as Mr. Pegler probably intended. Still happy is undoubtedly the word for "Snow White and the Seven Dwarfs." It is happy in its miraculous blend of color, music, gentleness and wit. It is happy even in its moments of wickedness and terror because these belong to the almost forgotten period of childhood when wickedness and terror were pleasurably exciting in the telling and could always be banished later by putting the bed-clothes over one's head. But it is happiest of all perhaps in coming just at the time it does. Wickedness and terror are riding the headlines and there isn't any escape any more in pulling the bed-clothes over our heads. So "Snow White" becomes our refuge with its bright nursery images, its lovely-colored world, its tinkling voices and toy-wickedness and virtues. There we can relax for an hour and a half in security and innocence and forget all the grim people in the outside world who are working so hard to destroy and save us.

The adults have taken "Snow White" over almost completely. Adults line up at the box-office and grown-up ladies are already beginning to appear on the streets with little "Dopey" hats on their personally-styled coiffures. Walt Disney himself, in refusing to allow it to be cut, stated that he didn't intend it primarily for children. The British censors have declared firmly that it is unsuitable for anyone under sixteen years of age. Maybe they're right. But it does seem a little odd to think of adults crowding wide-eyed into "Snow White and the Seven Dwarfs" while the little ones trail off to watch Garbo in "Conquest" or Joan Crawford in "Mannequin."

MOST adults, having grown up in the pre-movie era, haven't the faintest idea of what a moving picture looks like to a child. We only know how they look to other adults. I am quite sure that there are moments in "Snow White" that would scare the wits out of a child-psychologist. But I'm not nearly so sure that they'd do much to upset a cheerful tot of six or seven. After all the Brothers Grimm were pretty good psychologists themselves in an amateur way and they never hesitated to make wickedness as cruel and horrifying as possible in order that virtue might shine out in the end all the more radiant and pure. This satisfied both the savage and the moralist that are in almost every child and the happy ending left him with a fine sense of security. This is the universal formula for fairy-tales and Walt Disney has merely improvised on it without altering any of its essentials.

Mr. Disney says that he didn't make "Snow White" primarily for children. One suspects that he didn't

make it primarily for adults either. It looks the sort of thing that a very fine artist makes simply for his own satisfaction, beautiful and right at every point. To realize how right and beautiful it really is you have only to see "Romance in the Dark" with its dull story, its snatches of barrel-organ opera and its curiously repugnant glimpses of Mr. John Boles in bed with absorbent cotton stuffed in his ears.

## COMING EVENTS

SINCE its successful engagement at the Royal Alexandra Theatre in October there have been so many insistent demands for the return of "You Can't Take It With You," the 1937 Pulitzer Prize Play which at that time played to absolutely capacity, that Sam H. Harris, the producer has consented to send the play back for another and final week at the Royal Alexandra beginning Monday evening, March 28th. This will be the last time this hilarious comedy will visit the city. As orders for seats are already pouring into the box office of the Royal Alexandra, prospective patrons are being warned to get reservations in as early as possible in order to avoid the disappointment of not obtaining seats that so many had during the last engagement of the play. The company playing the return engagement is the same splendid one that appeared here last October.

ALEXANDER Kerensky, one-time premier of Russia, who recently arrived in America to lecture on behalf of democracy, has included Toronto in his itinerary, and will speak at Massey Hall on Thursday evening, March 31st. He will discuss, as part of his lecture, the Moscow Trials and the Trotskyite Purges.

In the chaotic months of 1917 in Russia, the meteoric rise and fall of Alexander Kerensky were making headlines in the papers of the world. He was successively Minister of Justice in the Provisional Government, Minister of War and Marine, Prime Minister, Generalissimo and Dictator, and Chief of the Provisional Government of Five.

Just as he had daringly criticised the corruption and the dictatorship of the regime of the Czar, he denounces today the loss of liberty and free expression of opinion in the Soviet Union. In a world where dictatorships are a growing menace and

where so much is being said about the actual failure of democracy or its destined failure in the very near future, Alexander Kerensky's defense of the democratic method is particularly timely and stirring.

THOUGH Georges Enesco has gained a wide reputation as a composer-conductor, his recent series of appearances as guest conductor of the New York Philharmonic Symphony Orchestra being one of the highlights of New York's current season, he is chiefly known as a violin virtuoso, and it is in this capacity that he will visit Toronto on Tuesday evening, April 5th, when he brings the present Celebrity Concert Series to a close.

CLIFFORD POOLE, pianist, makes his debut at the Eaton Auditorium on Wednesday evening, March the 23rd, in a program of music for one piano. His success with Gordon Hallett in two piano work is well known. Musicians who have watched his development since his playing as a young boy first created interest, are looking forward to this appearance in a solo program of a comprehensive nature. It includes Waldstein Sonata of Beethoven, the Etudes Symphoniques of Schumann, the Organ Prelude and Fugue in G minor, Bach—Szanto and shorter works from the romantic and modern schools.

ON TUESDAY evening, March 22nd, the Toronto Symphony Orchestra, under Sir Ernest MacMillan, plays its penultimate concert. The program on this occasion will be entirely orchestral. Opening with Schubert's overture "Rosamunde," the orchestra then plays Chausson's Symphony in B Flat, Major, followed by Elgar's Nursery Suite, Hector Graton's Legende, and Debussy's "Iberia" Suite. The Graton work is the winning composition for 1937 in the Lallemand Competition conducted by Les Concerts Symphoniques de Montreal.

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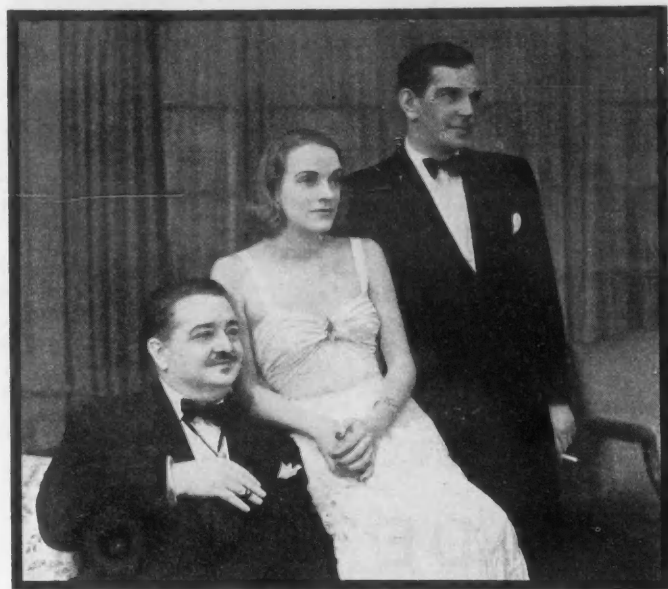
## BROADWAY THEATRE

BY JOHN E. WEBBER

OUT of what critics are calling a recession period, at least three new plays of more or less import have come. "Wine of Choice" is S. N. Behrman's and a Theatre Guild contribution; "Casey Jones," Robert Ardrey's and the Group Theatre's; "Save Me The Waltz," the gift of Katharine Dayton (of "First Lady" fame) and Max Gordon.

Like Mr. Lonsdale, in "Once is Enough," Mr. Behrman peoples his stage with smart socialites, and their collateral, provides them with lines that are witty, wise, discerning and highly literate, and lets them talk freely, urbanely and eloquently of democracy, communism, horses, food, wine and sex. The net result is a pleasant, amusing evening. Personally we are glad to have a pleasant evening in the theatre. Glad to spend it, as to dine, with the "upper brackets." The poor we have with us always and vicarious escape, even though we know it is just that, is pleasant.

MR BEHRMAN'S locale is a guest cottage on the Long Island estate of a wealthy dilettante who is toying with film production and backing it handsomely. Its host is none other than Alexander Woolcott, New York's Town Crier and America's Mr. Pepys who, as *Binkie*-something, is eking out a handsome living by arranging good marriages for wealthy friends. Among his guests are Leslie Banks, in the role of a dilettante Senator, and suitor, from New Mexico; Claudia Morgan as a buoyant, free-souled and virtue-released beauty with screen ambitions, just rebounding from an unhappy marital alliance; and Theodore Newton as a red-headed, Red, novel writer. Others present are a brash film director, an undefined *Uncle Charlie*, a pensioner, and the inevitable *Togo*, an Oriental butler. The talk, as we have intimated, is brilliant, the wittiest lines entrusted to many of them aimed at, Mr. Woolcott. In fact Mr. Behrman has presented this gifted raconteur just as he delights to present himself, hiding



NEW HIT. Alexander Woolcott, Claudia Morgan and Leslie Banks in the Theatre Guild production of S. N. Behrman's new play "Wine of Choice", now on Broadway.

nothing. And while the center of interest is supposed to be the girl of the party and her future, (Hollywood or matrimony with the Senator), in reality Mr. Woolcott is. Mr. Behrman's plots are never obtrusive, never get in the way of good talk. He does have his serious moments, however, lets us sense the world outside his chatter, even hear the rumble of social revolution, and gives his best lines to a battle of words and ideas between the liberal Senator, who, with all its faults, holds for democracy, and the ruthless young Red who believes only in individual

freedom, taking what he wants when he wants it (even the girl) and the divinity of his own ego. The Guild and a notable cast have given the author splendid co-operation and "Wine of Choice," we repeat, provides a pleasant, amusing evening.

SOCIALLY, Katharine Dayton goes to her contemporaries one better. "Save Me The Waltz" setting us down with royalty in the season's most opulent settings, the design of Lee Simonson who at least knows what becomes royalty, even deposed royalty. For the King, Queen, Prince and Princess of Miss Dayton's fable are the deposed family of a mythical kingdom, Jadlovia, living in exile in their country palace. While the ex-Queen (Mady Christians) would like to return to queening, the ex-King (Leo Carroll) is happy with his cows, the Princess (Jane Wyatt) with her bees, the Prince (Lauren Gilbert) with his waltz writing, until waltzes are outlawed by the Dictator.

At this point comes the Dictator in person, a handsome young man, to arrange a marriage, for his own convenience, between the Princess and the princelet of a neighbor state. The rest of the story you can guess. Dictators, like our own poor selves, may rule everything but their own hearts and, when they fall in love the fall is great. The King refusing to leave his cows, the Prince is persuaded to take the restored throne and the Princess, who has saved the waltz for him, waltzes off with the ex-Dictator.

In her triumphant "First Lady," Miss Dayton had the collaboration of George S. Kaufman and her debt is now plain. She might now collaborate with, say Moss Hart, and turn "Save Me The Waltz" into glorious musical comedy. In musical comedy much is forgiven or, as Mr. Bernard Shaw might cruelly observe, "When it's too silly to say, sing it." Of course it isn't as bad as all that. There are wit and wisdom in Miss Dayton's play but somehow she has failed to capitalize them.

"CASEY JONES," the new Group Theatre play and the season's best melodrama, is named for the engineer who drove the No. 4 from Chicago to St. Louis for thirty years in record time. But now Casey's eyes are failing him, also his nerves. The locomotive could go to the roundhouse regularly for tuning up but not Casey. The human machine that was Casey could not go wrong. Besides the railroad was his passion, his life, the engine cab his world. He could see no other. And so one night Casey stopped for a signal that was not there and lost 11 minutes. Another night Casey failed to see a signal that was there, and crashed a stalled motor car and a thirty-year record. So, from a great engineer Casey became station master at a little wayside station past which his own train had thundered daily.

There he made some important discoveries about himself, discoveries that awakened him to the fact that he had been sacrificing everything, wife, daughter and friends, to the Moloch of the rails. That is the author's evident theme, reaffirmed in the young fireman's determination to chuck railroad, marry Casey's daughter, and return to the free life of the farm. Whether he makes his point or whether there is such a point to be made, the author at least gives us a stirring, exciting drama of the railroad, a stage that is filled with the roar, the moaning, whistling and bell-clanging of railroad life, and an almost life size locomotive that pounds through the night, Casey at the throttle, his fireman alternating stoking with banjo playing.

Why the Broadway public didn't take to this lively melodrama is one of those eternal mysteries. Perhaps if it had been a "streamlined" railroad play instead of the old-fashioned kind, it might have made the grade. But it didn't. Sadly we record that "Casey Jones" made his final run at the Fulton Theatre last Saturday night.

A backwoods mountaineer one day found a mirror which a travelling tourist had lost.

"Well, ef it ain't my old dad," he said, as he looked in the mirror. "I never knew he had his picture took." He took the mirror home and stole into the attic to hide it. But his actions did not escape his suspicious wife. That night while he slept she went to the attic and searched until she found the mirror.

"Humph!" she snorted, looking into it, "so that's the old hag he's been chasing."—Brewery Gulch Gazette



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The examinations for these scholarships this year will be written on Thursday and Friday, May 5th and 6th.

For detailed information please write to the Headmaster.

**PHILIP A. C. KETCHUM, M.A., B.AED.**

Trinity Term begins on April 20th.

## AT THE THEATRE

BY B. K. SANDWELL

THE remaining six of Mr. Noel Coward's "cycle of nine plays" have been seen in Toronto since we wrote last week about the first three of them. All six were equally perfect "theatre" and were performed with equal dexterity; indeed in one respect the two new bills were better, for they included no dancing, and the orchestra (which for that matter did gradually acquire some idea of what the thing was about) had therefore less opportunity to smash the exquisite bubble of the Coward illusion. Nothing more completely satisfactory for pure theatrical effectiveness has been seen here for a long time than these three notable programs.

Nevertheless we continue to be of the opinion that Mr. Coward's achievements as a dramatic creator are of a somewhat fragile and probably impermanent character, though we are perfectly willing that anybody who considers them more durable should go on doing so. In our very early days as a theatre-goer the English-speaking stage both on this continent and in England was much occupied by the works of one Victorien Sardou, whose pieces were considered greatly superior to those of his contemporary Ibsen. They possessed precisely that perfect mastery of immediate theatrical effectiveness—effectiveness especially with the more sophisticated of the audiences of his day—which is so notable in the work of Mr. Coward, and they had the same entire lack of interest in anything but theatrical effect. It is probably an excellent thing for the theatre to be recalled every now and again to a sense of the importance of theatrical effectiveness, and it was particularly necessary at a moment



ALEXANDER KERENSKY, onetime Premier of Russia who played his part on the world stage following the downfall of the Czar. His telephone is said to be tapped frequently by Soviet agents, operating in France. He comes to Massey Hall, Toronto, on Thursday evening, March 31, to speak "On Behalf of Democracy".

when the cinema had radically altered the whole position and function of the living theatre. But the authors who do the recalling do not often attain rank among the classics of stage literature.

THE most serious in intent of Mr. Coward's nine short plays was the heavy dramatic item of the third series, "The Astonished Heart," and it is a striking example of what we have in mind. It is a narrative of the liaison between a highly successful psychiatrist and a childhood friend of his wife, which leads to disaster because he insists on probing too deeply into the lady's mental processes. The narrative is unfolded with such dexterity that in spite of an extraordinary amount of talk (delivered with preternatural skill by Mr. Fletcher, Miss Winwood and Miss Landis) the audience is kept in a practically continuous state of excitement. But this is done at the expense of a total disregard for genuine human characterization. The characters are Coward puppets, just as those of Sardou were Sardou puppets; and it must be admitted that it is much easier to get puppets into dramatic situations than human beings.

## AMONG THE AMATEURS

BY NANCY PYPER

ON SATURDAY evening the Junior Players, under the direction of Dorothy Goulding, presented a group of three plays to an enthusiastic audience at Hart House Theatre. Never did any players, young or old, open to a house that was so appreciative before a word had been spoken. Behind the curtain the National Anthem, rendered by an unseen young pianist, had begun brightly, if very distinctly and carefully. Then came a sudden wavering, a stop—the audience held its breath like one man—a determined note, a triumphant second note, just a tiny bit off key, and a brilliant finish that was lost in a wave of helpless laughter as the listeners, all reserve gone, sank into their seats in a mood worth a million dollars to any first night ever born.

"Little Square Toes," already presented in the recent Junior Drama Festival, was the first play. "Fat King Melon and Princess Caraway," a drama by A. P. Herbert, in five scenes, came next. Jarvis Lyons made a fine King, as he sat his prancing "steed" and reviewed his troops. The "troops" consisted of three mites, John Kyle, Jack Richardson, and Frank Richardson—each about as big as a minute—who, dressed in scarlet uniform, saluted, presented arms, and marched off, the King at their head, to the applause of the entire audience. Dorothy Jane Goulding was charming as the thin princess who put on weight, and took it off again in such an enviably simple way. Mary Ericson was a haughty fairy, and Beth Robinson her bewitching little assistant. Kenneth Roberts was an impressively unscrupulous highwayman, while John Rumball, Hugh Conover, and Paul Conover, as three "rough" sailormen, with incredible bow legs, were as salty as the sea itself.

The final play, "Half-Baked Magic" by Jenny Orde Kennedy, is the group's entry for the coming Drama Festival.

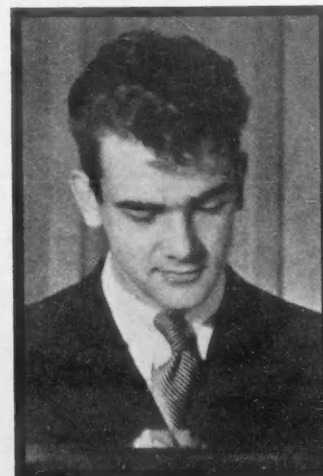
In this Susan Goulding played the Queen with an excellent sense of comedy; her facial expression, her impatient walk, her every gesture helped to convey a character. The Chancellor of James Goodson was a perfect foil, adequately servile and submissive. The Prince and the Witch were well played by Stuart Parker and Bill Goulding, while Susan Sinclair and Jane Janis were most attractive twin princesses. Both sets and costumes for all three plays were exquisite in their delightful simplicity and colour.

ON MONDAY evening the Theatre of Action opened a week's run of John Wexley's "Steel", at the Margaret Eaton Hall. The play, written originally as a film scenario, is strongly propagandist, but it is an extremely forceful and dramatic vehicle for actors. The story is of a father, his son and his son-in-law, all three of whom are working in a steel foundry. The son joins a radical labor union, which angers his father and brother-in-law. The father, making sacrifices to be able to send his son to law school, in order that he may be able to help the workers as a lawyer, dies while at work in the foundry, in circumstances that intensify his son's spirit of revolt. Thereafter it is a conflict of ideas between the boy on one side and his brother-in-law and his wife—the son's sister—on the other. An attempt of three armed company detectives to get by force documents that may betray the workers ends in a dramatic turning of the tables and the conversion of the brother-in-law to belief in the union.

In the performance it was immediately noticeable that the players here, as compared with their previous work in "Class of '29", felt that they had something to express. The vitalizing quality of the play infected the cast, and the director seemed to be wisely intent on serving the purpose of the play, while the actors, even in the smallest parts, bent all their efforts to make the performance a complete and concerted whole—something that would preach effectively the doctrine of the author.

As "Steve," the son-in-law, Jules Ross gave a performance that might almost be called magnificent. Here was quiet intensity and strength, varying in his attitude to this or that other among his companions, but never varying in its steady consistency of character throughout the play. Norval Gray, as "Joe," the son, after a little early inaudibility, made an admirable foil for the older worker. His was a young mind, eager, enthusiastic and untamed, showing an added maturity and determination after his father's death, and Mr. Gray gave a splendid picture of a modern boy, thinking for himself and inspired by ideals that held through all opposition.

In the short part of the father, Alex Schatz at once established the character of a man who had suffered, but who had retained his integrity and who was filled with pride in his son and daughter. Mr. Schatz played him truthfully. As his daughter,



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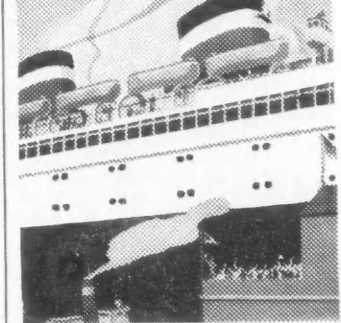
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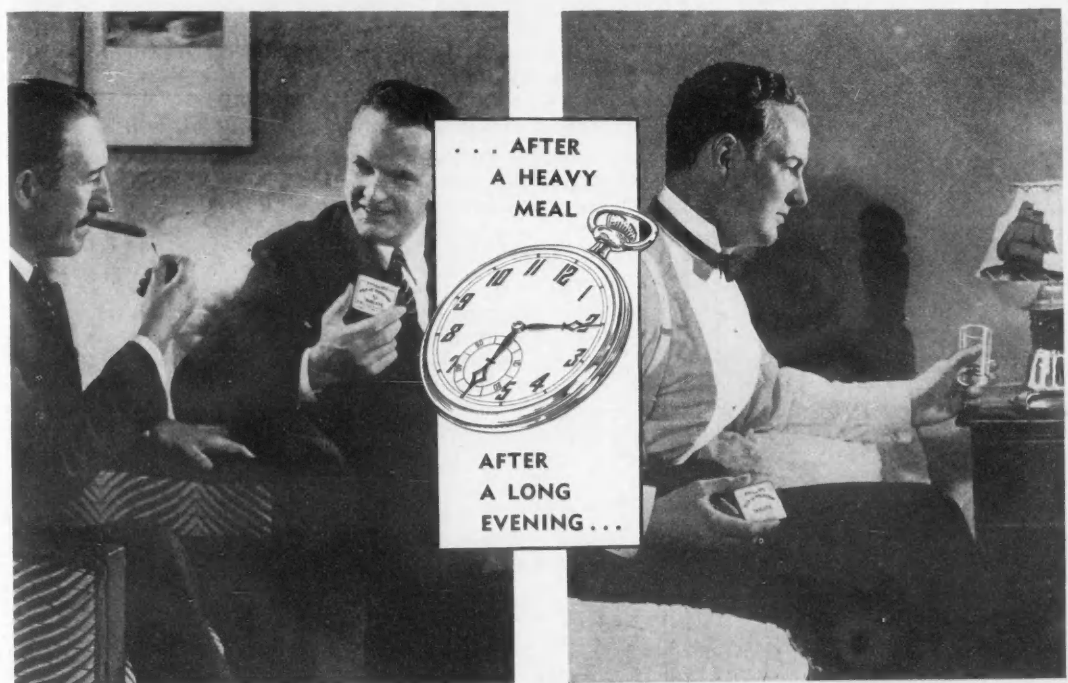
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Toby Gordon played a thoughtful, imaginative girl with a fine quality of earnestness and simplicity that gave beautifully the feminine background in the conflict of ideas, aspirations and fears. Helen Coleman, as the younger sister of the son-in-law, portrayed admirably a girl whose fire and independence of spirit matched that of the younger boy, to whom she was married in secret.

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Six entrance scholarships of the value of \$500 a year have been founded in the Upper School by the Board of Governors as a memorial to the sixty-one Old Boys of Ridley who fell in the Great War, 1914-18. Two of these scholarships are open for yearly competition at an examination held in May each year and they are open to boys who have not attained the age of fourteen years and six months on May the first of the year in which they write on the examination. These scholarships are tenable for three years provided the boys' work and conduct warrant the continuance of them.

#### THE REUBEN WELLS LEONARD AWARDS

Ridley was chosen as one of the five Educational Institutions to benefit from a very considerable bequest from the will of the late Colonel R. W. Leonard.

The total income from this bequest is used every year to grant awards to deserving and desirable boys who could not attend the school without some financial assistance.

### LOWER SCHOOL

#### DR. JOHN ORMSBY MILLER MEMORIAL SCHOLARSHIPS

Ten Scholarships of the value of three hundred dollars each have been founded in the Lower School by the Governors of Ridley as a memorial to the late Rev. Dr. John Ormsby Miller, first Headmaster of Ridley, 1889-1921. Five of these scholarships will be awarded each year and each scholarship will be tenable for two years, provided the work and conduct of the boy are satisfactory.

Three of the Scholarships are open annually for competition to any boy who has not attained the age of twelve years on May the first of the year in which the scholarship examination is written.

Two of the Scholarships are awarded annually to desirable and deserving boys on the recommendation of the Headmaster. A Scholarship of the amount of one hundred dollars is awarded annually to the boy who stands highest in Form VI of the Lower School and who enters Form IV in the Upper School. This Scholarship is tenable for one year.

### BURSARIES—UPPER AND LOWER SCHOOLS

A number of generous bursaries are granted each year in the Upper and Lower Schools to the sons of the Clergy of the Church of England in Canada and to the sons of Canadian Clergy living outside of Canada.

Full information concerning these Scholarships, the Leonard Awards and Bursaries will be sent on request.

Applications to write the scholarship examinations should reach the Headmaster on or before May 16th, and the examinations will be held on Thursday and Friday, May 26th and 27th.

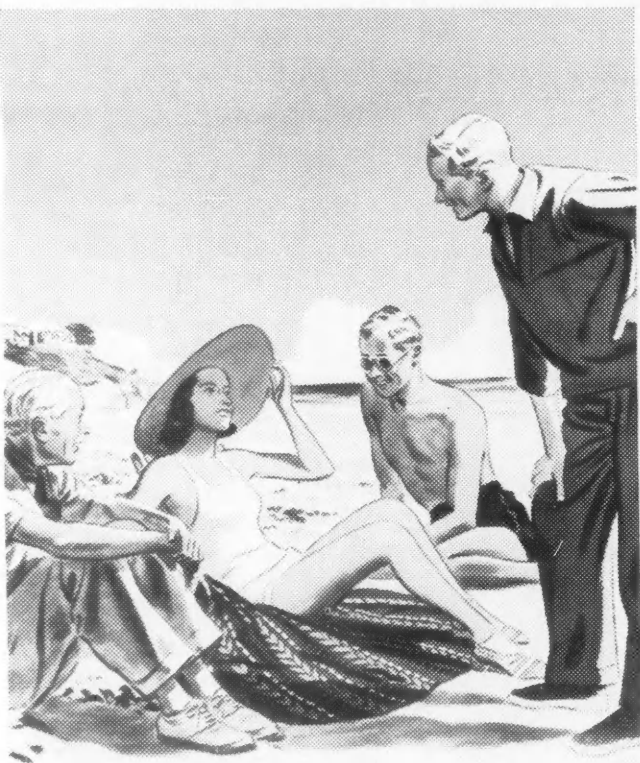
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## WORLD OF ART

BY GRAHAM MCINNES

THE annual exhibition of students' work at the Central Technical School, was not only brilliantly planned and run, but gave one an excellent idea of the enormous amount of purposeful activity which is pursued. There were demonstrations of modelling and pottery, the graphic arts, weaving and textile block printing, metalwork, photography, poster design and even a marionette show—and I speak only of the art section. The showing left one with two thoughts, allied in their implications. Firstly, what percentage of this hive of industry turns out to be important creative artists, ready to make their mark on the world of industrial and domestic design? I imagine the percentage is low but that is to be expected in any large institution. There will always be a certain amount of dilettantism, and when all's said and done, anyone who has been through such an exacting school has a very thorough grounding in craft. Second, and more important, what chance has this small percentage of being absorbed into industry, commercial art and design? Judging by our posters and industrial "arts," very little; or else their spirits are broken in the process. However, I am told by both Mr. Haworth and Mr. Goldhamer that "Tech" graduates are slowly making their influence felt. It is a cumulative process, but necessarily slow.

ONE canvas in the current O.S.A. show deserves special attention, for it is symbolic of the close of a definite era. Mr. Arthur Lismer's "Bright Land"—a recent canvas—stands, in a sense, for everything that the Group of Seven achieved. Brilliant color, swirling line, strong decorative rhythm and pattern tremendous enthusiasm and gusto—all these are here; added to them is Mr. Lismer's own imaginative vitality.

IT IS no exaggeration to say that Robert Ross is one of the finest draughtsmen at work in Canada today. All the more pity, therefore, that his work is so little known. Those who are unfamiliar with his brilliantly sure and sensitive line may make its acquaintance at Mr. Ross's current showing at the Picture Loan Society, 3 Charles Street West. If I say that his line reminds you of that of Gaudier-Brzesca, you will understand at once that its essential quality is sculptural—paradoxical though that may sound. Though the linear quality of his work is naturally what strikes you first—its sureness, its supple flowing quality, its extreme sensitiveness, firmness and strength—it is not the linealness of, say, Roger van der Weyden. Mr. Ross's lines are there primarily not only to suggest, but to create volume, and the "internal" planes are further suggested by telling, though extremely economical, shading. Draughtsmanship is conspicuous by its absence in most Canadian work; this showing is a healthy corrective to much of the slipshod painting we see today.

THE exhibition of the Sculptors' Society of Canada is, frankly, rather disappointing. In the effort to muster a representative collection, much work that is poor, dull and non-sculptural has been allowed to appear. Further, two of our finest sculptors, Emanuel Hahn and Elizabeth Wyn Wood, are represented by work which does not do them full justice, while the current pointilliste fashion mars much that would otherwise be interesting, even granting that plaster is not the best vehicle for showing sculptural qualities. Nevertheless, there is much that is worth noticing. Not strictly sculptural (form felt from within) but arrestingly dramatic and in excellent taste are William Oosterhoff's baboons and Jacobine Jones's sour-eyed hawk—Miss Jones, incidentally, is a thoroughly honest craftsman.

Elspeth Partridge's negro head is most sensitively felt and roundly conceived; it is one of the finest things in the showing, though closely followed by Lucille Oille's head of her father, and Florence Wyle's "Margaret". Frances Loring's bath is a delicate Peter-and-Wendy sort of thing which I like, while Alvin Hiltz

just pulls off a remarkable tour-de-force with his pewter torso. Dora Wechsler's pottery caricatures are as unpretentious and delightful as usual. Donald Stewart's *sturm und drang*-filled balloon might have meant something had it been one-fiftieth of its present size. But on the whole the show contains more decoration and less essential form than sculpture should.

IT IS the fate of some painters to be known better to posterity as teachers. Perhaps "fate" is an unnecessarily ominous word, for short of creating, what is better than helping others to create? The late William Brymner, for instance, was a man whose ability as a teacher surpassed his ability as a creative artist. But there exists today, in Montreal, a generation of painters, who are a monument to his integrity and sincerity. And it may also be said, I think with a great degree of truth, that the importance of the Group of Seven to Canadian art lay as much in their teaching and their generous controversial enthusiasm as in their canvases.

Whether J. W. Beatty, R.C.A., will be remembered more as a painter than a teacher is the question one asks at his one-man show recently at Malloney Galleries on Grenville Street. That he will be remembered as a teacher there is, I feel, little doubt. For more than a generation he has been instructing in the Ontario College of Art and elsewhere, and has undoubtedly had a considerable influence. If he is remembered as a painter—and I think he will be—it will be largely because of his pioneer work in the North Country. Beatty was one of the first painters to discover Algonquin Park, and his work of this period, especially his sketches, reveals a forceful clarity. It is decorative painting; but what Canadian painting of that period was not? His later work does not personally appeal to me, but there is no denying its gusto and hardy masculine quality. A Beatty canvas is nearly always individual.

IT WAS like a tonic to visit the annual showing of the Experimental Art Group, held at 310 Yonge Street. One didn't quite know what to expect, for the invitation card ran as follows: "Stupendous . . . colossal . . . gigantic . . . magnificent . . . gargantuan . . . pregnant."

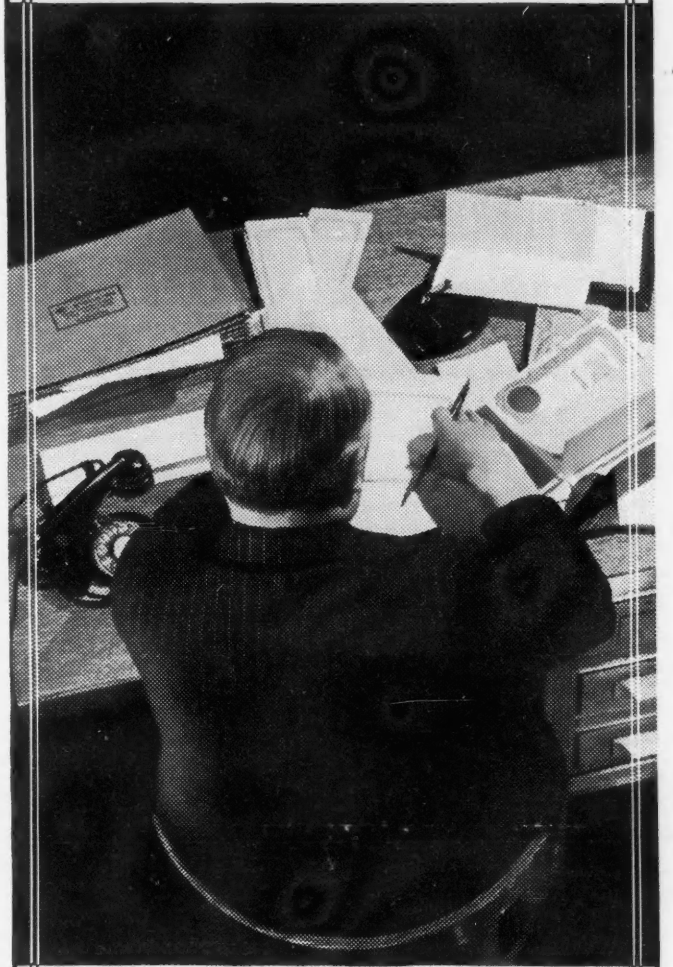
It was not all of these, but it was certainly full of vivid interest for anyone who is apt to think that Canadian art is running to seed. The E.A.G. is a group of very young men and women, mostly from the Technical schools, who meet regularly once a week for discussion on art and related subjects, conduct their own life classes, and encourage a thorough airing of all questions relative to the artist and his place in society. Special interest attaches to the fact that many of them are the first generation of Mr. Lismer's "children"; and their enthusiasm and sincerity speaks worlds for the success of his methods.

The exhibition of work by members of the E.A.G. showed two things noticeably absent from much contemporary art—a serious pursuit of painting as a life work, and not as a spare time activity, and a vivid consciousness of the contemporary scene. Subject matter is only a small part of painting as a whole, but it is interesting to see new angles on the Canadian scene. Our city life has so far lacked interpreters. Surely it is as essentially Canadian—and infinitely more pungent—than the Pre-Cambrian Shield? These young painters think so at all events. The walls were filled with work reflecting the essence of our frenetic life, and much of it was truly painterly. As for the idea of getting together to thresh out artistic problems, that is exactly what we need here, and what we lack almost completely. Nothing is more stimulating to the artist than the exchange of ideas. His opinions do not harden; his mind is kept in a state of flux, and this turbulence, related to experience and disciplined by form, produces good work. May the E.A.G. prosper.



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# SATURDAY NIGHT

PEOPLE » TRAVEL » FASHION » HOMES » LETTERS

TORONTO, CANADA, MARCH 19, 1938

## FASHION PAINTS HER SCENE IN GENTLE COLORS

BY BERNICE COFFEY

WE TRUST your color sense is highly developed. You are going to need it as never before if you are to keep your bearings amid the sea of spring shades and hues. Not only are they in themselves different from anything seen for many a season, but the combinations of these shades are as varied as those of a sunset. They are never crude, though, deriving their getting quality from Eighteenth century paintings by Watteau, Fragonard or Lancret.

Several centuries are spanned by the "influences" that make this season's fripperies what they are. Events in Spain have sent many of that country's finest artists and designers to Paris and they are responsible for a Goya flavor that is very stimulating. Schiaparelli went to the circus for inspiration—and got it. Molyneux presents period gowns derived from the paintings of Constantin Guys or Winterhalter. The Lucien Lelong Late Empire robes lead you into the misty charm of Josephine at Malmaison. Others have fallen in love again with the Gibson Girl. But permeating all fashions is the Baroque.

THE Baroque period covered a span of two hundred years from the middle of the Sixteenth Century to the middle of the Eighteenth, and was at its apogee during the reign of Louis XIV. The movement began in Italy as a revolt against the formalism of the Renaissance and is distinguished by graceful curves, flowing lines, the rise of design and ornamentation, beauty for beauty's sake. The mark of the period is to be seen today in many parts of Europe. Rome is predominantly Baroque and some of the greatest architectural examples of the period are seen in Versailles and the Louvre. Venice is half Baroque and half Renaissance, and Vienna is one of the most beautiful Baroque cities in the world.

A year ago, when Schiaparelli launched the first of the fashions of this period we were already in the midst of a Baroque revival in decoration. In her showing last August she used large scrolls and embroidery of the period and sponsored jewellery, such as little gold cupids designed in the florid manner of the era. The influence has grown stronger till today it permeates and motivates nearly all fashions. Recently, however, we have had an even more direct expression of the Baroque influence in the revival of the Watteau fashions. He was the last great Baroque painter and typifies the fashions of the period as no one else. One need look no further than this painter's "Les Fêtes" to find all the soft, dusty shades of this spring—dusty pink and blue, string, wheat, caramel, wood violet, lilac—and to see, too, the inspiration of many of the hats and evening dresses with their tight little bodices, full dancing skirts and wide open necklines.

THE preoccupation with detail is overwhelming.

It is evident in the use of many pockets—especially in suits—pleats, gores, braidings, embroidery, lace, stitching and the employment of accessories. And on every side are signs that Paris is putting the skirts under the waistline and that it is due for a radical move downhill. Chalk this up to the Spanish influence. Mainbocher shoves the waistline down to the hip. Maggy Rouff makes a sweater waistline. Chanel dips it in the back. So does Alix. Lanvin accents the hipline all the way through her collection. By next fall we can look for it as a definite fashion.

Day skirts remain extremely short with Molyneux showing the shortest—just below the knees—but he makes slightly longer afternoon dresses and sends them down to the floor in the evening. Sheaths may trail and are often shorter in front. Waistlines may wander high and low, but the danger of the shapeless sac silhouette is averted for the natural figure is always indicated by a "poured-in" look about the waist.

Coats divide loyalties between two principal silhouettes. There is that with the fitted moulded look to the top and full-swinging skirt. Then there is the "cubby" coat—offspring of this winter's jigger style—which almost reaches the knees, and the "topper" which just escapes the skirt hem; both of the straight tubular type. Nearly all coats have squared shoulders and edge-to-edge closings. Coats of more formal persuasion show a liking for full sleeves—sometimes of another material that is tufted, embroidered or trimmed with braid.

As we mentioned above, pockets are frequent excuses for a feeling of detail. Suits, especially, have more than their share with one or more little slit pockets placed high up on either side of the jackets.



Indeed, suits have an interest all their own this year, and the Schiaparelli jacket suit is smartest of all. The trick is to pour a tight little fitted jacket over a party dress and when the dress comes out in the open it has obvious virtues of its own. Jackets are usually collarless, cardigan in type, well-fitted, and either fastening all the way up front with zippers or with Baroque clasps or buttons or linked at a fitted waistline. As for the bolero—it's almost an obsession. One sees it everywhere—in informal tweed suits to the afternoon dress. Another line with a future is the suit with the bloused silhouette which we saw recently in a very wearable tweed version. Capes, too, are straws in the fashion wind and although they are not of besetting interest, are making a re-appearance both for day and evening.

MYRIAD influences and silhouettes offer a chance for the expression of every personality. Those who like "making pictures" may dress up for evening in period gowns inspired by Winterhalter or Watteau. Enchanting pictures are painted with soft-hued chiffon, and laces and nets too are very much in the foreground—Spanish again. In every case, though, the effect of the décolletage is one of extreme "bareness", with the gown precariously held up by frail looking straps no wider than a string. There is much

draping to bodices and the camisole top makes a frequent appearance. As elsewhere pleats appear in every other dress. If you have been in New York recently and seen Gertrude Lawrence in "Susan and God", you won't have missed the all-over pleated dress of caramel chiffon she wears in one of the acts. The sheath dress appears oftener in the dinner and restaurant mode than it does in other evening formality. And we believe you will approve of the little buttoned-up evening jackets in muted pink, blue or string tweed—so tailored they might be borrowed from a suit.

HEAD size means almost nothing, as hats are so shallow they balance on the head in the most insecure manner held in place only by a back band or chin strap. Crowns have shrunk to the insignificant proportions of a tea cup and then, in many instances, are squashed flat as though they had been sat on. From Suzy's adorable sailors we turn to hats that sit up on top of the head and flare up so sharply they look like salad bowls, or to Renoir toques or pillboxes. Marjorie Dunton does a whole series of "city sun-bonnets", many of them made of silk piqué. These have a jutting front brim and are tied with narrow ribbons under the chin. She also does clever things with little straw bonnets like those worn in 1885,

covering only the front half of the head with brims that stand out a little in front. We went completely ga-ga over an Agnes model just off the boat—a black straw poke style framing the face in the most angelic manner, the poke brim filled in with a flat bow of velvet ribbon in a divine shade of blue which Agnes, in what must have been a weak moment, called "The-Blue-of-Your-Eyes". There is an indescribable trimming melange of flowers, feathers, ribbons, fruits, birds. And veils. Veils tied over the face and in a bow high up at the back of the hat in the manner of Queen Alexandra, over the crown of the hat and in a big bow under the chin, wreathed around the hat and falling in two gauzy streamers down to the shoulders at the back.

SHOES have such strong personalities in their own right this season they must be taken into account before the ensemble can be considered completely balanced. They cover the instep but reveal other parts of the foot by means of perforations, open toes, openings and ingenious arrangements of straps. Many of them are decorated with leather braidings, scalloped outlines, moccasin trims and curved trimmings. And they usually form a color alliance with the handbag, sometimes with gloves to make a complete ensemble of leather. Or, for instance, as with a dressmaker suit of green Rodier fabric trimmed by a collar of lynx. Under the long coat is a snug-fitting jacket in a plaid design of yellow, green, red and purple. Hat and gloves accompanying the costume were in a caramel color; while hat, belt and shoes were of brown suede.

The craze for gadgets of all kinds is unending. Short stubby hat pins four or five inches long with fat hunks or knobs on the ends... pins and clips with "buggy" motifs... a ribbon to fasten the hair back at one side with a bow, then to the bow is added a single small flower... jewellery in shape and color of realistic flowers... veils with hats or worn in the evening with a flower on top of the head... jewellery that tinkles musically with every movement, such as massed clusters of little enamelled bells worn at the front of the dress, at the belt or on the wrist... charm jewellery... slide fasteners on every dress and skirt, sometimes used as trimming but more often concealed... gold hearts... life-like sprays of mimosa or lilies-of-the-valley in jewellery... Schiaparelli's clips, buttons and necklaces made of grimacing clown's faces, little horses or strings of trapezists... pearl berries dangling from a gold leaf... prancing horses of plaster... enormous flat daytime handbags with hidden frames, and tiny evening reticules... flowers attached to ribbon dog-collars... jewellery of iridescent shells in massed effects... bright copper-toned hosiery... earrings... many-hued raffia trimming. Almost anything gay you can think of.

TO RETURN to color. There are no fashion "rules" this season for the combination of colors, but here are some general ideas: Accessories for town tailors of navy permit more whimsy in colors than in other years. Dusty pink, dusty blue, yellow, tangerine and roseberry—all go with navy. Sportswear leans more strongly toward matching than town clothes, but you can mix according to your own ideas; in these gloves, scarfs, hosiery, handkerchiefs and shoes supply contrast. Leather accessories are more apt to be matched up with each other than with fabric accessories.

In assembling the costume the color palette is mixed and blended in many ways. For instance, a black bolero suit might have a waistline swathed with a broad belt of bright green with a red flower worn on the lapel. Dusty pink is matched with pink and contrasted with navy; rose wool blended with a light shade of itself and navy; wood violet with dark navy; lilac with a slightly darker shade and pink.

Or use color boldly—but with finesse. Notes from our little black book include such unusual uses of color as: Mulberry dress and coat, turquoise jacket, mimosa gloves, navy shoes and handbag; navy suit, navy straw sailor with smoke-blue veil, smoke-blue suede bag and crepe blouse, pale yellow boutonniere and gloves; black suit, black straw sailor with red veil, red crocodile bag, black gloves touched with red; wheat stalk brown coat and dress, natural straw sailor, bright green suede bag, peasant printed scarf in green, brown and natural, that new tone called "blonde" in bag, gloves and shoes; turquoise evening dress with crimson girdle; dusty blue with lilac; dusty blue with mimosa and navy; a copper colored linen dress over which is worn a coat of slate green.

It's a gay fashion season—as spring should be—and a challenging one, too.

### FIRST IN IMPORTANCE (left above) comes the full length coat with edge-to-edge closing.

Fitted and slightly flared to show the bright frock beneath. This was a feature, as seen in the Eaton fashion show and observed in practically every important house, as were also the night-fall blue color with yellow accents, and the soft full sleeves casually pushed up. The bright plaid jacket is the real news of the versatile little suit that goes to town or country with a mere change of accessories. Note the single breasted opening with cutaway front. The three-piece suit at the right supports its claim to fashion fame with its color, an 18th century mezzotint with a 20th century name, gum-drop pink, in a soft lovely wool with the "bloom" of a peach. And blue accessories play it up dramatically. But neither does Paris forget the woman whose classic is black with white... and so this important costume with a cape that may be removed from its slim fitting coat to wear over Easter frocks... a cape that Chanel dramatized with pleats, to float through her Paris opening. All garments shown above are by courtesy of the T. Eaton Co. Ltd.



# THE DISTAFF SIDE

BY MARIE CLAIRE

**SURE** it is very characteristic of the Irish to pick a Patron Saint of whom so little is known. The Irish get along very well without facts—it leaves more room for fancy.

The Irish all agree that St. Patrick was a gentleman who performed miracles on their behalf, just what miracles, or where, varies a bit with the narrator. The fact remains all Ireland agrees on something, which is miracle enough.

That the blessed Saint was an aristocrat his very name implies. He was born in 372, no one knows where except that it wasn't in Ireland, and true Irishmen feel it couldn't have been Scotland. At sixteen he was carried off by Pirates and sold into slavery in Ireland, where he looked after the "Gentlemen that pay the rent" in Antrim. After seven years swineherding he escaped to the continent, was successfully ordained deacon, priest and bishop, and backed by Pope Celestine, returned to convert the heathen in Ireland, using the three leaved shamrock to convey the idea of the Trinity to his pagan listeners. He is said to have cursed the Druids out of the land, rid the island of snakes and toads by beating a drum, and to have taught the bhoys the art of distilling whiskey. For which he has had to take a good deal of hard talk, but not in Ireland. At Lough Dilveen, between Cork and Tipperary, he chained a monster Serpent, telling him to stay there till Monday. Every Monday morning since, the Sairpint calls out, in Irish, "It is a long Monday, Patrick." Ask anyone who lives near the Lough if that's not true as a rule.

Patrick died on the 17th of March 493, in the one hundred and twenty-first year of his age. So far as is known he never wore a plug hat, smoked a clay pipe, or thought the English worth praying for.

**MR. M.** our furrier is going back to Russia.

That he is also making a fur coat for us is a fact we both occasionally lose sight of in consideration of the larger issue, which invariably occupies a major portion of the time set for our fittings. Mr. M. is a furrier of outstanding merit, but he is first of all a personality of beguiling charm.

We have approached this determination to have a hand in the great Russian experiment from every angle. "It sounds a tiresome place to live, so drab and all, why not wait till things straighten out there, (that skin has a hole in it,)" we began.

"Pippie say is drab?" Vat know pippie in Kenned of Russia? Fair come by the infatuation about Russia most pippie has got? Fomm books? Bah! Books tell noddin'. Iss here a letteh from my Brudder lives by Moscow. "Mr. M. produces a dog-eared missive from the pocket of his smock and hands it to us. It is written in Russian, or else a distracted hen with muddy feet has been loose on the paper, so we regard it thoughtfully and hand it back. Mr. M. pockets it mechanically. (The skin with the hole in it has disappeared.)

"In Moscow iss the big factory going up, five thousand vorkers it employs. One thousand roubles, iss five hundred dollars, iss first kless vorker per month. Inside factory iss first, second, third kless workers—outside iss all yum. Go to theatre? On de same bench sit with Mr. Stalin. Dat iss today Russia." Mr. M. is well away.

"How do you know you won't hate it and have to stay the rest of your life? It's hard to get out of Russia these days," we counter feebly.

Mr. M. is ready for that one. "Russian Consul in New York has all redde the peppers. First kless workers dissatisfied stay no longer. Russia esk noddin' but pleast to stay," he explains.

Our last fitting produced an entirely unexpected development. Mr. M. has asked us to go back to Russia with him. Lest any misapprehension arise concerning this suggestion we hasten to assure you Mr. M.'s offer is in the way of business not sentiment.

"In Russia iss stylists wanted.

Madam style dis coat, vy not style for great factory by Moscow, odder coats? Madam looks Russian, she wear de Russian hat"—(we put a hand in some alarm to what we have regarded as a rather smart Persian lamb pillbox)—"Madam would like Russia. Vy not? On Tuesday I shall hev' ready de coat."

Veil, why not? If you miss us on Saturday—we've gone to Russia.

**IN THE** light of the immense satisfaction Toronto audiences got, last week, out of Mr. Noel Coward's "To-night at 8:30" sketches, it is entertaining to read George Jean Nathan's opinion of Mr. Coward's work. In his new book, "The Morning After the First Night"—great fun by the way, for anyone interested in the modern theatre—Mr. Nathan says . . . "Just what, in the cool appraisal of any sound critical eye, is this Mr. Coward's position in the art of drama? It seems to me that his position is that of an extremely fertile and unusually clever parlor entertainer, no more, and surely no less."

"He will undoubtedly continue to write pleasant and polite and amusing little comedies, but if he has it in him, either presently or in the future, to write really important drama he has not yet given us the faintest necessary sign."

"When he leaves off observing men and women dressed by Hawes and Curtis and Molyneux, and begins to observe men and women undressed by natural emotion and baring their innermost thoughts and hearts, he reveals himself in the humorous light of a small child in a nursery decorated with friezes of Oscar Wilde, Elinor Glyn, Sigmund Freud's first girl, and Seymour Hicks' Valet."

The taste in Mr. Nathan's mouth the Morning After is customarily pretty sharp, not to say bitter, so Mr. Coward's many admirers can take this easy. There are other things of interest in the book. We enjoyed reading John Gielgud's criticism of himself. "I fear I am an inveterate ham and shall never be the conscientious interpreter of Shakespeare that I should like to be," for up to a point we are awfully devoted to ham actors, even in Hamlet. Interested too, in Elizabeth Berger's being largely the produce of her husband, Paul Cinner—who advises, manages, and directs her, and has laboriously taught and coached her in the business of acting and giving interviews, has picked her plays, her leading men, her clothes, her hair dye, and, even when she was playing under Reinhardt, has remained at least metaphorically in the wings to see that nothing went wrong. Katharine Cornell, says Mr. Nathan, owes her success in practically the same degree to her husband Guthrie McClintic. From the day she married him he has directed everything she has done. Maude Adams was similarly the product of Charles Frohman, Grace George of William A. Brady, and Duse of D'Annunzio, he recalls.

George Jean Nathan has seen every important or hoping-to-be-important play in New York over a period of some 30 years. He has written 23 books on things theatrical. He should know what he is talking about. Perhaps it is more important to light readers like ourselves that he knows how to talk about it, in racy, pungent, modern, Americanese. As he does in "The Morning After the First Night."

**IF YOU** are not already wearing a veil on your mid-season hat you must hie you out and buy one. If you are holding out against buying a Spring hat with a veil, bend your proud neck and succumb. Veils are definitely the darling of the mode.

For seasons past the gods of the millinery world have been trying to foist veils on us. And women have stood out against them, turning up their well powdered noses in pretty scorn of them, calling them theatrical, fussy, and an unnecessary nuisance. Now's the time to avail yourself fully of a woman's privilege: change your mind, discard all your old ideas about veils. Veils are in. They loop round the crown and



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MONTREAL

hang off the back of your sailor in a great bow where your bandeau used to be. They hang down to your nose and catch the brim of your hat only. They hang out loose from the brim of your hat to shoulder depth. They are caught in the dear old Edwardian (VII not VIII) way under your chin, gathered and tied into a great "chou" behind. They are as crazy as coots and as becoming as heck—for want of a stronger word. We think veiling by the yard—its width depending entirely on the way it is to be worn—is infinitely smarter than "made" veils in semi-circles, circles or oblongs, with dot or lacy patterns. Since yard veiling is inexpensive and made up veils are costly you will find this idea discounted at all veiling counters. To make any money they have to sell fancy veils. So you will find harlequin dotted, flowered, starred, striped, and lace patterned veils all over the place. But Paris is tying yards of straight veiling round the best hats, and you follow suit. Not only black navy and brown are good. A good contrast, like rose on a wine hat, green on brown, blue on a parma violet hat and so on, are all smart. There is no attempt to veil the face with these however. Some truly terrifying effects can be achieved by holding an odd shade of veiling over your face. These colored ones are used almost exclusively for trimming the hat, and in their own absurd way they do give a fine air of femininity to the most austere sailor or dashing, mannish felt.

## TRAVELERS

Miss Mary Hampson of Montreal has sailed by the Andania to spend two months visiting in England. Mrs. Greville Hampson accompanied her daughter to New York.

Mr. and Mrs. D. Forbes Angus of Montreal, have sailed from New York by the Normandie to spend several weeks in France.

Lieutenant-Colonel and Mrs. L. J. A. Amyot, Miss Alice Amyot and Miss Frances Amyot have left Quebec for Florida, where they will occupy their winter residence at Palm Beach.

Mrs. Richard Denison-Taylor who has been visiting her parents, Dr. and Mrs. Newton MacTavish in Toronto, has returned to her residence in Croton-on-Hudson, New York.



THE FLANGE EDGE BRIM makes a frequent appearance on this season's hats. Here it is bound with silk grosgrain ribbon which also is used as a bow trim on a fine fur felt sailor with the new taller crown. "Suiter" by Stetson.



Breezeset — Nemo's newest "Lastex" net sensation. "Lastex" net side panels are beautifully jagged to front and back panels of "Lastex" satin to allow bending freedom.

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"STETSONIA" (above) . . . will bloom like a crocus atop tweeds this Spring. Its superb blocking and its twin-ridged hand-sewn crown will make it the best-loved hat in your wardrobe.

"SAUCY" (left) . . . Spring bonnet sashed with bright jersey. A gay little felt hat, in a choice of striking colors.

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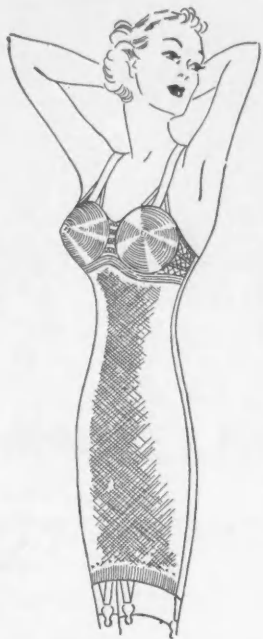
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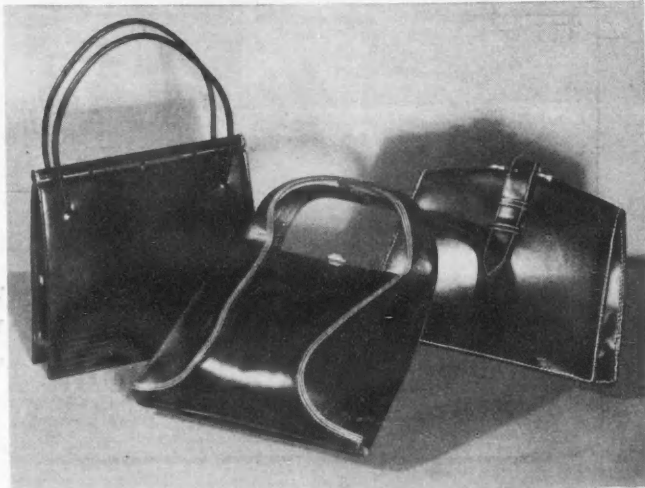
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## Style Song for Spring



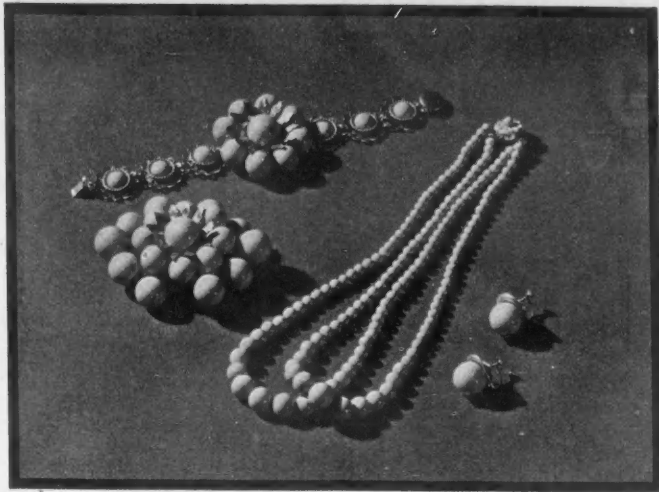
NOTHING so distinguished for Spring, says Paris, than calfskin when it is smooth and fine-grained. Here are three stunning examples, taken from the new collection of New York, London, Vienna and Paris handbags.

Colours? Choose them to contrast with your suit or top coat and to harmonize with your hat and gloves—grey, copper tan, navy, green, red, brown, beige, black.

As illustrated, left to right - - -  
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—Photograph courtesy Birks-Ellis-Ryrie Limited.

## LONDON SOCIETY

BY MARY GOLDIE

AN INTERESTING bit of news this week is that Miss Sally Ryan, daughter of Mrs. Tack Ryan of New York and Montreal, who is herself a brilliant young sculptress and held an exhibition of her work in the Cooling Galleries in Bond Street this past summer, has bought Jacob Epstein's famous bronze group, the Madonna and Child, which has never been out of the studio since it was completed in 1927. Miss Ryan is a granddaughter of Mr. Thomas Fortune Ryan, the art collector who presented a collection of Rodin's works to the Metropolitan Museum in New York. She has been working in London since 1934 and is a regular visitor to Mr. Epstein's studio. The bronze group purchased by Miss Ryan was accepted on loan by the Tate Gallery and is now on view.

At a meeting of the Canadian Women's Club this past week, the guest speaker was Lady Simson, better known as Miss Lena Ashwell, who is famous not only for her ability as an actress and producer but for the great work which she did during the Great War in organizing and directing companies of actors and actresses at the Front for the entertainment of the troops. Lady Bessborough introduced Lady Simson at the meeting and, as usual, charmed the large audience by her graceful and natural manner of speaking. Lady Simson told us that she felt particularly attached to Canada as, though she had been born in the north of England, she had gone to Toronto in her early youth and had been educated there. She spoke on the National Theatre, a very apropos subject as work is now going on with the building of a National Theatre near the Victoria and Albert Museum in Kensington. Sir Edward Peacock, who moved the vote of thanks to the speaker, told how in 1908 in Toronto he had moved a vote of thanks to Sir John Forbes-Robertson who was at the time touring Canada. He felt particularly honored that he had been asked to perform the same task at this gathering for an actress of great ability and courage. Seated at the head table were Lady Bessborough, Lady Simson, Lady Byng of Vimy, Lady Lever, Sir Edward Peacock, Lieut.-Colonel George Vanier and Madame Vanier. Miss Arnaud had a large table of guests. Miss Rosanna Todd of Montreal was present and I also noticed Miss Montzambert, Mrs. L. B. Pearson, Mrs. Gordon Bell, Miss Olive Todd, Mrs. MacLeod, Mrs. Leonard Hancock and many others.

DURING this week the Hon. Vincent and Mrs. Massey received Queen Elizabeth at the Canadian Section of the British Industries Fair which is being held at Earl's Court, and on the afternoon of the same day received Queen Mary. The following day the King visited the Canadian

Section. Later in the week Mr. Massey attended a luncheon at the Fair and responded to the toast of "The Textile Manufacturers at Home and Overseas."

Mr. and Mrs. Ronald Cumming of London, England, who have been in Canada visiting Mrs. Cumming's mother, Mrs. Hendrie of Hamilton, Ontario, expect to fly to Cuba, Florida and California before returning to England in April.

The marriage of Miss Diana Maynard to Mr. George Thomas Chaloner of the First Baluch Regiment, India, took place on February 19th in India. The wedding reception was held at "Flagstaff," Bannu, India, the residence of the bride's parents, Brigadier Francis Maynard, C.B., D.S.O., M.C., Honorary A.D.C. to His Majesty the King, and Mrs. Maynard. The bride is a granddaughter of Mr. and Mrs. W. Maynard of Ottawa and a niece of Mr. Geoffrey Maynard of Montreal. Brigadier and Mrs. Maynard expect to visit Canada in August of this year from India, with their youngest daughter, and will be the guests of Mr. and Mrs. W. Maynard while in Ottawa.

THE spring and summer seasons in England always draw many Canadians to this side of the ocean. Although it is still a bit early for any of us to be really sure of spring and to really look for the countless number of visitors from "home" who plan to come this way this year, there are already many Canadians arriving daily. Mr. and Mrs. C. F. G. Johnson of Montreal are at the Goring Hotel. Mr. F. K. Warren and Mrs. Warren, of Halifax, are at the Athenaeum Court, Piccadilly. Professor T. M. C. Taylor of the University of Toronto, and Mrs. Taylor are staying at Kew. Mr. B. W. Thompson of Montreal is at the Royal Automobile Club. Mr. Andrew Allen, assistant to the Inspector General, Ontario Department of Health, Toronto, is at the Russell Hotel. Major and Mrs. J. Osler of Toronto have arrived in England and will visit their daughter and son at Cambridge University. Mrs. Alex Gillespie of Victoria, B.C., is visiting her son-in-law and daughter, Captain and Mrs. George Gaisford, at Bovington Camp, Wareing, Dorset. Mrs. Gillespie expects to be in England four months. Mrs. John Heaton of Montreal has arrived to spend three months in England. She is accompanied by Mrs. S. R. Saunders and her daughter, Miss Peggy Saunders. Mrs. R. O. MacKay of Toronto is at the Stafford Hotel. Mrs. Horace Eaton, also of Toronto, is at 21 Bentinck Street.

Among those Canadians in London who have gone abroad for short vacations are Mr. and Mrs. J. H. Pangman. They have gone to Sicily for a short stay.



PERFECTLY SUITED FOR SPRING in horizon blue, very much 1938 with its fingertip box coat and collar of matching fox. The hat is a tip-tipped Watteau with snood and tiny rose buds at the hair line. An ensemble from Fairweathers.

—Photo by Milne.

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## PARIS NOTE BOOK

BY JANE HAMPTON

WHEN this letter is received many of the things presented amid the exciting fanfare of the Paris Openings will be appearing on the runways of fashion shows in Canada, and you will be able to see for yourself what Paris has to offer this spring. Certainly the pleasant business of selecting a wardrobe for the new season has been made easy for us all. This spring the couturiers have concentrated on making us "pretty," and this has been accomplished by means of great variety of silhouette, of style and of color, so that every woman may feel that this is Her Season. This is what you would have seen had you been present in Paris when the Openings took place recently:

While there is no arbitrary silhouette (we counted as many as four at some houses) all agree in putting the accent on the waist. Skirts are often considerably shortened for daytime—narrow for tailleurs, tending to pleats or slight fullness for softer day gowns. Evening skirts are long and the line is slender, décolleté, with frequent scarf arrangements flowing down backs. Suits retain their popularity without much change, and blouses are either very gay or the dainty lingerie types. Some houses have revived the coat frock. Color combinations are important, original, often fourfold, and are both bright and subdued with no special color stressed. Fabrics, in which there is great variety of weave, include thin wools, quantities of new prints, much linen and considerable satin. Among more important details are colored piping, some braiding, decorative pockets, novel buttons and much use of ribbon.

A VERY large and gorgeous collection was presented by Mainbocher—and no less than four leading silhouettes. One, for day wear, is slender, molded to the figure and has a short skirt. The other, also for day, has a schoolgirl bloused bodice, a snug widish belt and a short skirt with fullness that begins at the waist. The others, for evening, are a flower silhouette that fits the figure snugly to a point low on the hip and then froths into a full skirt; the second with an extremely full skirt, usually of two tiers of net, and a little round-necked bodice. Suits at this house have a close fitting double-breasted fingertip jacket with a choice of three types of skirt—circular, straight or pleated. Occasionally boleros with jumper blouses are seen in both day and evening clothes. Prints, which are numerous, are usually in black and white or navy and white, and there are some printed nets. Embroidery is used with a lavish hand for evening, and some beaded gowns display the new tinkling metal leaf embroideries. Here, as elsewhere, accordion pleating is an oft repeated note. Besides black, this house's colors are policeman blue, torch red, pastel pinks, yellows, blues, a number of greens and some cloudy greys. The Duchess of Windsor, who goes to Mainbocher for most of her clothes, has selected a number of black costumes trimmed with dusty pink.

Schiaparelli takes us to the circus with squashed hats, pointed clown caps, elephant embroideries. And her diabolical sense of fun is evident in a black "skeleton" evening gown with ribs outlined in padding. Jacket suits are done in the typical Schiaparelli manner which is perfection, and there are some excellent coats—loose backs for country, fitted slim for town. Often these have removable fur pieces with two large loops tied in front with velvet ribbons. Skirts mount above the waistline in swathed girdled effect and some charming and simple print frocks have little capes or bust length boleros. A number of leather belts are edged with velvet, and several suits have velvet collars and pockets. Black is relieved with amusing colored circus buttons and clips, subdued color combinations and gay circus balloon shades stressing the violets and mauves. Large dramatic designs are favored for evening prints and with them separate head drapes are worn. Slick black gowns are shirred down the center seam, look very slinky and are accompanied by short square cornered jackets either in a color or embroidered. A magnificent deep green Colcombet wool velvet evening cape has a short bolero front and revers encrusted with green stones and gold. As everywhere, there was the inevitable old-fashioned corset gown in spangled pink satin with black sheath skirt. To be regarded with the tongue in the cheek.

MOLYNEUX' new suits have short pleated skirts and we liked the new jacket with a short rounded front shaped like a bolero and curved down in back. We also liked the new look of the fitted double-breasted knee length jackets. Print fabrics have appropriated scenes from London, New York and Paris and here, as elsewhere, are the huge print patterns for evening. Molyneux' afternoon crepe frocks are slightly longer and often trimmed with matching dyed fox. For evening there is the slenderest possible sheath dress, the beltless princess frock fitted by cutting alone and with no fastening, the full dancing skirt with snug bodice, and literal interpretations of Winterhalter and Constantin Guys' frocks complete with hoops, mittens, fans and shawls. Spangles and flowers, especially lily-of-the-valley, are in high esteem here as trimming.

Lanvin accents hips right through her collection. Daytime frocks seek the lower waistline by means of jumpers having bright colored or embroidered edges, or colored ribbons—such as red on navy—set low on the hips. Afternoon gowns, too, often have ribbons threaded through slits around the hips and tied in a huge bow at the left side. On garden party frocks are extremely deep sashes, threaded ribbons, or wide grosgrain ribbon standing up like a fence round the hips and tied in a large bow at the side.

Chanel has many dressmaker suits with boleros or very short jackets, some with little rippled basques. Shoulders are given breadth by stiffened collars like shallow sailor collars which form epaulettes or highest wide



A NEW SOFTNESS of fabric and detail characterizes this navy dress and fits it into this Spring of baroque fashions. There is a touch of soft Watteau blue at the draped neckline which is repeated in the cache-peigne of the navy hat. Twin bracelets repeat the blue note.

—Courtesy The Robert Simpson Company, Limited.

revers. Everything possible is done to slenderize the effect of the waist—by means of cut, snug girdles, wide shoulders or bolero lines. There are some lovely youthful evening gowns, oftenest in white or black and of chiffon, organdy, organza or lace. These are embroidered with spangles or designs of fine ribbons, tiny vertical ruffles or val edgings. This house also does a number of interesting new headresses, some with tall spikes of flowers held on stiff brown net bands.

THERE are many suits of both silk and wool at Patou. Much longer, with fitted jackets and slim or flat pleated skirts, they are very 1906-ish with their accompanying white shirt-waist blouses complete with pleated jabots. Unfastened slim-line dark coats appear over light or printed frocks—the latter in two-piece effect with long tunic jumper tops. Black and navy are the basic colors of the collection, and there are a number of new colors such as alabaster white, ultramarine, pumpkin yellow.

Lelong shows coats or frocks in two colors; for example, a white or pale blue scarf on the front of black dresses or a loose panel of red on the back of a navy coat. From the new millinery department come wide straws trimmed with velvet ribbons and some evening toques of fine white horsehair braid. Alix showed the longest skirts of all for daytime. Most of the coats were slender, but some were circular and hung from a collarless neck over molded gowns—sometimes with fullness drawn together in front, sometimes with a kick pleat in back. There were some charming garden party dresses of organdie with sleeves and huge skirts. Evening offered a choice of four types . . . the highnecked long-sleeved jersey sheaths, subtle draperies or enormous skirts, some of them circular, some flounced from the knee, and those of stiff satin or taffeta with bustle effects. One voluminous skirt of black organza over white was tied together all over the skirt with knots of many colored velvet ribbons and the



DARK COBBLESTITCHING calls attention to the receding twin-ridged crown of this felt hat which is both youthful and casual in mood. "Stetsonia" by Stetson.

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JAEGER HOUSE - TORONTO AND MONTREAL

skirt of a white surah evening gown had a skirt dotted with birdnest pockets containing two birds!

AT MAGGY Rouff we saw an evening gown tufted all over in the manner of Victorian furniture. This couturière, too, attached much importance to the bolero and some of those for evening are embroidered with colored jewels or bits of mirror. Her new costume jewellery is made of print crepe set in gold rims. The new color here is a brilliant red called "Anger."

Heim stresses simple tailleurs trimmed with patterned stitching, etons and boleros, many redingotes some with backs full below the waist. Several coats have backs suggesting Watteau pleats. A great many dot and stripe prints are used, often with pinpoints and dots combined in the same model. For evening there are striped organdies, and combinations of lace with organza. Many of the full skirted models are gathered from the waist and a number are trimmed with velvet ribbons with velvet shoulder straps, bows or deep fitted girdles. Several evening gowns have 1900 corset bodices.

Piquet shows streamline suits without collar or revers and longer jackets with shorter skirts. He seems to be fond of all variations of the jumper line, even for evening. One of his costumes, obviously of Nineties inspiration, is composed of a very full blouse with bishop sleeves, a plain skirt of a different color and is worn without a coat or jacket.

MARJORIE DUNTON, the Canadian who has succeeded in creating an enviable reputation for herself here, has an admirable collection of hats (Continued on Next Page)

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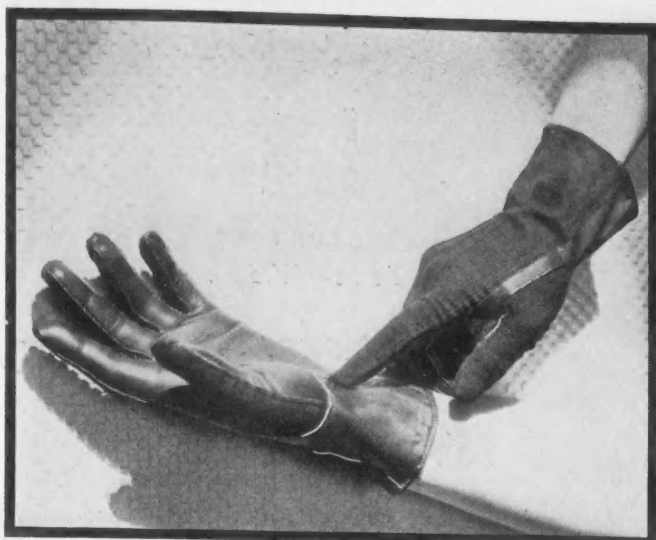
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## THE DRESSING TABLE

BY ISABEL MORGAN

SPRING trends in footgear indicate an "out and out" season for polished toes. Draped lines, dressmaker detail, ribbon effects knotted over instep and ankle, all contrive to reveal the foot in new and taking ways.

A gypsy sandal of printed challis combined with bright blue kidskin belongs to the tied-to-the-foot mode. A band of the kidskin crosses the foot just below the arch, and is finished with a bow of the print. Printed challis covers the heel and ties around the ankle in a second bow. Another shoe combines printed cotton with navy leather. Toenails are "in clover," a new polish shade that matches a color in the print.

Pale-toned lizard, ultra-new this year, is shown with leather straps,

crossing in lattice-effect down the top of the foot. Leather straps and bindings are in darker color. Beige vies in popularity with parisande, the new luggage shade. Polish to harmonize with the brownish tones is heather.

Another interesting departure in color is the gray shoe that "goes with everything," done in shades of gray from light to dark. Straps in different shades cross and re-cross over the instep. Softly draped folds crossing the toes are worked in leather almost as often as in crepe. In the majority of new models, open effects are not confined to toes alone, and the more varied the exposure of the foot, the more definitely is the shoe marked for 1938. If it doesn't look gay, it's an old-fashioned foot.

IF ALL this talk about the "accent on the waist" which means that flat lean look about the diaphragm, gives you a slight feeling of panic because your figure doesn't look like that at all, there is more than one way to go about fitting yourself to the new lines. Exercise will do wonders in slimming you down to the ideal figure, and in the meantime a good foundation garment can perform a smooth transformation in five minutes' time.

Suits, especially those with short smooth fitting skirts, achieve a smooth, crisply tailored look more easily when they go on over a girdle that fits high up around the waist and low down over the hips. Day dresses seem to reach new triumphs of fit when worn over a combination that supports and controls so tactfully you scarcely know you are wearing it. Evening frocks, when it is so important for line to flow into line with uninterrupted harmony, will do that only when a backless combination is part of the evening wardrobe.

These bits of elastic, lace and silk, so ingeniously put together that they look deceptively inadequate as they perform miraculous triumphs of smoothing and controlling are the backbone of the wardrobe, and the assembling of an efficient wardrobe of corsets is a solid "foundation" around which to build the new season's clothes wardrobe.

WHEN fashion shows are here, can Easter be far behind? Evidently not, according to Elizabeth Arden, for she has ready some enchanting little things appropriate for Easter remembrances. For instance, an Easter chick with a soap egg, frivolous-looking enough to please the most feminine heart, yet really practical as can be. The "egg" is a giant cake of bath soap in the fragrant June Geranium odor, which is concealed under a fluffy little yellow or white marabou chicken. Then there is an oval-shaped transparent miniature hat box containing—not a gay new Spring bonnet—but a little purse flacon of perfume and a pretty artificial flower for the suit or coat lapel. Gardenia perfume is accompanied by a realistic-looking Gardenia . . . or a charming cluster of blue spring flowers by a flacon of Blue Grass perfume.

And her new gold-finished cigarette case seems specially made to slip into Easter handbags. Surprisingly slender, small and light-weight, but holding about twelve cigarettes, this exquisite and delicately patterned case was designed by Miss Arden to match her distinctive compact and lipstick set. The case is lined with wood—beautifully finished—and there's space for a monogram on top. In her new jewelled "Night and Day" lipstick, a lipstick is hidden in each end—one for evening, the other for daytime use. When the lipstick is pulled out a concealed mirror inside the case pops up ready to use. The color combinations are Coquette (a deep red with raspberry tones) and Redhead (a warm rust color . . . Victoire (a slightly blue red, excellent for wear with black or reds of similar tone) and Chariot (a rich flame shade, especially attractive with woody greens and browns) . . . Viola (with just enough violet undertone to make it perfect with blue costumes) and Mat Victoire (a rich, clear, neutral red, warmer than Victoire).

### TRAVELERS

Mr. and Mrs. Ray Manbert of Toronto, have left to spend a few weeks at the Breakers, Palm Beach, Florida. The Honorable Justice M. A. MacDonald and Mrs. MacDonald have left Vancouver to visit California and Arizona.

Mrs. R. P. Jellett and Miss Dorothy Shepherd have left Montreal for Redlands, California, to attend the marriage of Mrs. Jellett's sister, Mrs. Samuel Swanton Sewall, to Mr. B. E. Newcomb. En route they will stop off at the Grand Canyon. Mrs. Jellett and Miss Shepherd will be away for a month.

Sir George and Lady McLaren Brown and the Hon. George Lynch-Staunton of Hamilton have left for Sea Island, Georgia.



Poly-colour after Molyneux

**Holt, Renfrew**  
& Company Limited TORONTO



Jacket of our own Silver Fox

### PARIS NOTE BOOK

(Continued from Page 16)  
and this season has done some remarkably clever things with leather. Her handbags are finds. So are her new cocktail suits in pastel suedes (about 900 francs). Skirts of these are sixteen inches from the floor with an exaggeratedly slender line. She binds and trims straw hats with velvet

ribbon, adding wide Victorian velvet ribbon strings to bonnet shapes, or does evening hats shaped like large circles and made of ruched satin or velvet ribbon.

Vera Borea's collection shows a strong Moorish influence in its colorful stripes, embroidery touches, saddle-bag bags and burnous wraps for evening, but retains the slim line with pleated or slightly fuller soft skirts.



THE MOST IMPORTANT COAT OF THE SEASON—an interpretation of the loose, swinging swagger. Its rich fabric and wide revers of satin-sheen galyak make it very elegant despite its sporty lines. Wrist-length balloon sleeves are one of the highlights of the new coat silhouette, as are square, boxy Schiaparelli shoulders. To balance these boxy shoulders, she wears a Lilly Dache original—a typically Dache hat, towering high and flaring backward.

—Photograph courtesy The Robert Simpson Company, Limited.

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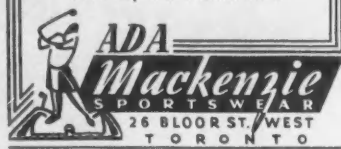
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"LES SYLPHIDES." One of the courts from the Winnipeg Winter Club Carnival which took place there recently. In the group above Premiere Danseuses are: Patricia Chown, Elizabeth Ann McKellar, Evelyn Rogers, and Shirley Stewart. Danseuses: Margaret Anderson, Margaret Dowler, Frances Foster, Olive MacArthur, Margaret McInnes, Roberta Wilcox, Alison Chown, Dolores Edmond, Betty Foster, Frances MacCharles, Jane Montgomery, Vera Willis.

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turns the page on Spring Fashions  
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## SPRING SHOWS

BY MARIE CLAIRE

SEEING is believing. Cables, however detailed and expansive, talks with buyers just returned on the record-breaking ships, editorials in the smartest fashion magazines none of these give the real feeling of the mode like seeing the Fashion Shows.

Spring 1938 is out to set a record for Variety. There are probably more beautiful clothes from an artistic point of view than have been turned out in years, with less settled policy about line or detail. All the great Couturiers seem to have decided unanimously to do what they please and make us like it. So you can wear your skirts very short if it suits you, or a most conservative length and be equally smart;—your waistline can be under your bosom or around your hips; your color schemes sober or brilliant; your hats turned up or down, pre-War sailors or post-War pill-boxes; your jackets loose or closely fitted; your evening dresses slinky Toulouse-Lautrec affairs or Winterhalter hoops.

It is practically impossible to make any generalizations, so here we go.

Abrupt color contrasts are important. Definite black or navy with blazing white, strange ones like purple, citron, and rose red used together; delicate Watteau Shades accented with their own tints carried to the limit of their strength, like the red of a clove carnation on the frail pink of dawn.

There are more short sleeves on day dresses than ever, more artificial flowers everywhere, more veils, more opportunities to display a tiny waistline, more jackets to disguise your lack of one than for years, and years, and yeahs, m'deah.

Now to get down to cases.

THE Ensemble Shop at Eaton's College Street. With their exceptional facilities for expediting these things through their Paris office, Eaton's was the first in Canada to show French originals from the Spring Openings and exact French Copies of Originals. Most of these appeared only in the intimate Ensemble Shop showing on the 10th and 11th of March.

Among the Originals, Molyneux's black and white broken check Toulouse-Lautrec dinner dress with the short fitted jacket was a Style Sign Post. A long slender skirt, slit to make navigation possible, and folds of the material in "chour" on the bosom. The Molyneux Winterhalter Crinoline, hoops and all, in mauve-blue satin, with a swathed off-the-shoulder neckline and a deeper Victorian blue satin shawl sounds terrible but is quite enchanting. So is Chanel's black lace dress with closely fitted bodice with lace balloon sleeves, smooth tight hip-line and practically all the lace and net in the world in its spreading skirt over a satin slip slit to the knee. Molyneux's flowered taffeta evening dress has a great wide skirt, a tiny waist line, immense bows of the material on either shoulder, and no back at all from above a low belt line. Schiaparelli's black bolero outfit is simple perfection.

Molyneux's original navy blue dress and flared swagger coat lined with white linen has a great bunch of lily-of-the-valley tucked into the belt,—a priceless costume you would adore for years. Worn with a tiny white sailor hat. His mimosa yellow top coat was another winner. A new Spanish house called "Baleucacha" has moved in among the Great Dress-makers. You will hear more of it. He is already famous for his dead black with blazing white outfits. The Ensemble Shop's collection includes one, with many another Prize.

THE T. Eaton Co.'s magnificent display of Spring fashions began a week's showing on March 14th to packed audiences in their distinguished Georgian Room.

A plaster pink doorway and alcoves flanked by great trees of rosy rhododendron made an effective background for the beautiful clothes. The models posed on a revolving stage, like lovely Galateas, before coming to life and moving down the runway to music and the commentary of the store's stylist.

Viennese, French, and Scotch knitwear was represented by a delightful chevron-striped, hand knit Two-Piece, in coral-tan with grey-blue; little grey suede buttons all up the front of the blouse; a French tailored jacket and skirt in black with gay little red, yellow, and green hearts, stars, and Christmas trees for goodness' sake, woven into the jacket; and monotone tweed skirts and Shetland pullovers which you can mix in colors to suit yourself or buy to match exactly—they're made by the same house in Scotland.

Strictly tailored suits with austere waistcoats or froufrou blouses, suits

with swinging coats and collarless necklines, Molyneux's Original long fitted coat with nickle "Book" latches over his blue and white checked dress from the Ensemble Shop Collection, were all shown.

DAY dresses included Indian and Schiaparelli's "Circus" prints and stripedflower prints in the silks, all with dark backgrounds. A grand afternoon outfit for early weddings and such was a Parma violet dress with sunburst pleated skirt, honeycomb smocking and a trail of shaded Cyclamen down one thigh, worn with a degradé jersey turban with a violet veil.

Starched marquisette in mezzotints was featured for garden-party, wedding or dinner frocks,—miles of material in the skirts. A beautiful violet-purple crepe dinner frock had a garland of multicolored violets straight across below the square fronted decolletage.

Chanel's black net evening frock, with spreading skirts set with appliques of immense lace roses in pink and rose, had a huge matching platter-of-a-rose smash on the bosom. This craze for huge flowers can't go much higher. A black striped taffeta dress carried a white uncured ostrich shoulder cape, a black crepe with white lace shoulder-caps was topped by a white lace bolero. Boleros were featured but not overdone, a mercy, since

(Continued on Next Page)



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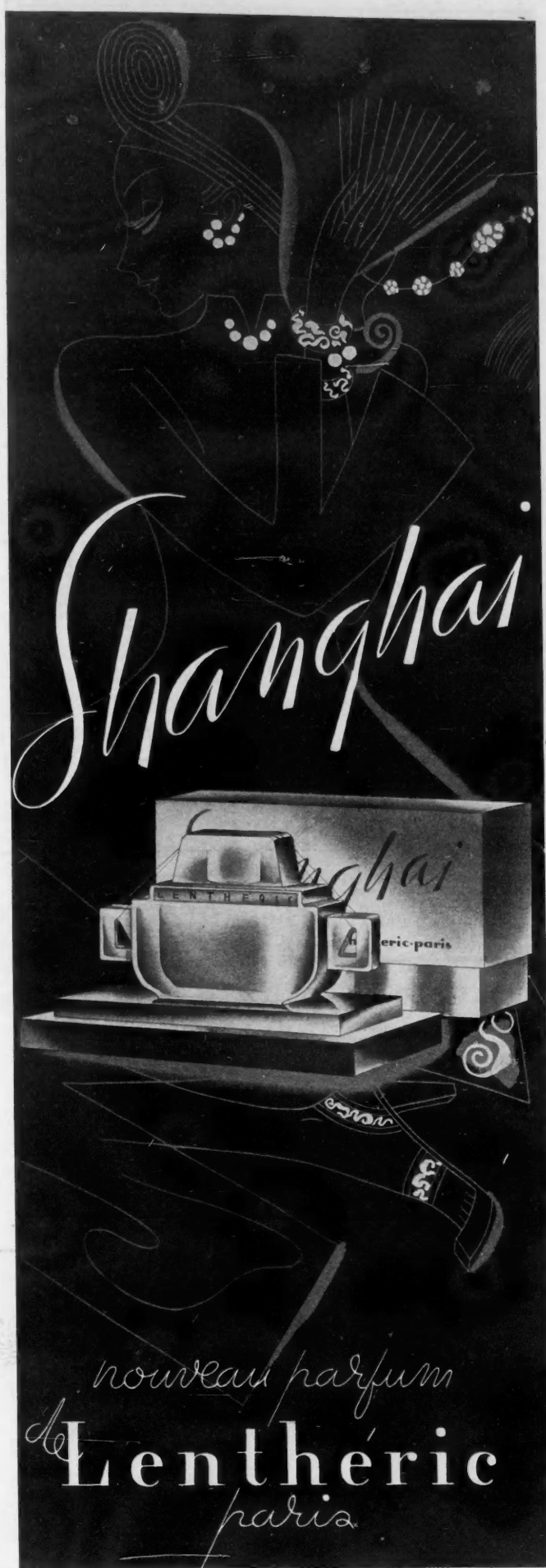
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## TRAVELERS

Colonel and Mrs. Hamilton Gault, Hatch Court, Taunton, England, are spending some time at San Domenico Hotel, Taormina, Sicily.

Mrs. Ellsworth Flavelle and her daughter, Miss Betty Flavelle, have left Toronto for Nassau.

Mrs. James Cantlie has left Montreal for Atlantic City, to join her brother and sisters, Colonel Michie and the Misses Michie of Toronto.

Hon. Senator Cairine Wilson, has returned to Ottawa after spending several days in Montreal as the guest of her sister, Mrs. Robert Loring.

Mr. and Mrs. Perley-Robertson and Miss Jean Perley-Robertson have returned to Ottawa from a Southern cruise.

Mr. and Mrs. R. N. Ogilvy, of Sherbrooke, Que., have left to spend a two months' holiday at Daytona Beach, Florida.

## SPRING AT CREEDS

Featured are a galaxy of fashions for Spring... unique even with Creeds. Never before have European centres made such lavish contributions to the Creed collection. You must visit Creeds to know the complete story of what is new in clothes.

CREEDS LIMITED

FOURTEEN WEST BLOOR STREET TORONTO



TWIN SILVER FOXES, perfect complement to this imported spring navy dress and jacket ensemble with its deft touches of white. Topping it all is a new fringe sailor.—From Holt, Renfrew & Company, Limited.

## SPRING SHOWS

(Continued from Page 18)

we've heard of them *ad nauseam* for three months.

Molyneux's pompadour taffeta, his Winterhalter Crinoline, and Chanel's "dream dress" in black lace were highlights from the Ensemble Shop (see above).

**HATS** we thought vastly entertaining. The Stylist herself wore Suzy's black rolled Plateau with the two mauve roses poised dead centre and an alluring veil tied below her chin. Flower-trimmed and all-flower toques from Agnès, and Sailors and flared Bretons from Erik—the milliner sensation of Paris this Spring so they say—were all here, cleverly chosen by a remarkably astute buyer to make you feel very gay and distinctive. Watch for the "Tonquinoise" hat, the bowl-Bretons, the Chinese cloches, Watteau hats and the 1900 Sailors. They're the hats of the year. And remark how particularly attractive nearly every hat looks with yards of veiling attached to it somewhere.

The Bride in white-embroidered satin, carrying white roses and wearing a face veil as well as yards of tulle flowing backward from her French headdress, was the centre of a rose wedding in cyclamen colors. The Matron of Honor and two bridesmaids in varying shades of the same violet rose color with enchanting little disc hats made of one full-blown rose tied on their curls with velvet ribbons.

A word about the accessories here: Schiaparelli's evening bags of satin breaking into a great bouquet of violets at the top—another nothing but a tight little bouquet of seven white roses carried stems up. Massive swags of gilt or silvery strands for necklaces, with important looking bracelets, the new Barometer clips for you absurd young 'uns. Shoes from I. Miller—all added to the distinction of a very handsome Fashion Show.

**THE** Robert Simpson Company's showing in their handsome Arcadian Court was so popular that S.R.O. tickets could have been sold and a premium demanded. It finally had to be continued into three days of the second week. It was the earliest of the shows in town and made a point of featuring Paris styles as translated through New York. All the clothes were eminently wearable and kept selling practically off the models' backs so that the identical show was never presented two days running, and made a second visit fun.

The Show opened with several monotone tweed outfits with baby-swagger coats collared with tinted fox—a particularly handsome one combining soft rose and deep blue, with a faint rose tinge to the fox. A "Red-robin" swagger coat topped a deep blue collarless jacket; a green Rodier tweed with a grey fox collar had a multi-colored checked collarless jacket courageously and most successfully combining chartreuse yellow, red, and green.

Three color combinations included a slick sheer grey wool suit with a cape, and clever Wedgewood blue suede insets, worn with a huge flat sailor in Parma violet with a swathing of violet veiling; a misty blue jacket with a Parma violet skirt, ascot, and hat, and mimosa yellow gloves; the new short fitted tweed Evening jacket in Molyneux's mimosa yellow over a plaster pink crepe gown, and another in plaster pink over a purple dress with a cherry red belt. A smart black outfit had a long coat lined with mimosa yellow, over a black frock, with yellow gloves and yellow quilted toque.

The child models had the shattering effect they invariably do, and displayed the delicious clothes for children with an amazing efficiency. A solemn little sweetie of three in pink gabardine, with a beret exclusive to Simpson's, a delicious red-head of five in a pink net party-frock, and a dark-lashed, platinum-curved beauty in Swiss muslin with blue ribbons were only rivalled by David, a young man of about six who won all hearts with his natural embarrassment over such a display of his well-tailored "blues"—and later on his red blazer, buck brogues, and white flannel shorts. (Hi'ya David—you know our weak spot!)

**THE** Hats caused plenty of Oh's! and Ah's! From Lily Dache came a rolled up bit of purplish blue straw with immense pink roses and a blue fish-net snood, a pale blue sailor striped with dark blue braid, a quill poised on top; and the navy rolled up sailor with the yellow facing and quill; Suzy's Breton in navy with the big wheel of ribbon on its brim; Rose Valois' green straw sailor with flowers around the crown and on the ribbon bandeau and Marjorie Danton's Salad Bowl Breton with its chin strap,—and Agnès' "inkwell with a quill" pen" hat,—a bit of surrealism—these were only some of the originals.

The most popular evening dresses were the three color contrast chiffon—a great swirling skirt of misty blue with a two-tier bodice of swathed chiffon, first wine, then chartreuse, worn with a feather 'mum of wine and chartreuse tied with mist blue velvet in the hair,—a gorgeous purple chiffon with cyclamen colored flowers on the chest, and a pleated white crepe with a smooth hip line and a border and trimming detail of brilliant red and royal blue grosgrain. Over this the fair model wore a royal blue maribou coat to her knees, with great effect.

A brunette bride in a classic white satin gown and carrying calla lilies was preceded by two fair child attendants in blossom pink net frocks to the floor, with wine sashes and wreaths, and two lovely bridesmaids in net-trimmed lace gowns of Mainbocher's parma violet with Watteau hats and wine accessories. Enough to encourage any girl to face the music, we'd say.

**JAEGER** House invited their friends to an informal showing of their Spring suits, coats, and sports clothes on two afternoons. A number of well-known Toronto girls of particular good looks and style modelled the clothes and lent extra charm to most of them. Not that they needed it. Jaegers' break into the field of chic is as successful as their original reputation for quality.

Suits included lightly woven tweeds in checks or plaids with matching capes—the collarless jackets entirely lined with chiffon and buttoned to the throat like a jumper; monotone tweeds with roll collar and single-breasted front, or collarless and double-breasted

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with five buttons. The shades in these are a treat,—gorgeous cherry, soft blues, rich forest greens and so on. With these, Jaegers' new Pullovers with entirely new "clerical" necklines fastening at the back, or curving up across the throat and fastening on either shoulder. Capes with fine exaggeratedly square shoulders in navy or black were shown over the new flannel shirtmaker dresses—very trim and enormously becoming in cherry, Wedgewood, green, rose, and such. A finger-tip length coat in navy, faced with the color of the frock beneath was very handsome.

A natural honey-colored camelhair coat, very square shouldered, boxy, completely collarless and fingertip length impressed us deeply, worn over a black tweed, corselette-waisted skirt, and a black clerical-collared pullover. What a country costume, or casual outfit for the voyage! The hand finished natural Vicuna top-coat here, with great wide shoulders and lapels, raglan sleeves, and back vent, is a classic to cry for. Not much more than half the price in Canada that it sells for in New York either, indeed a perfect Prince of a coat.

For tweedy swank, for perfection of color combinations, for knowing what's what for sport, it's hard to beat Jaegers'.

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THE SPRINGTIME SCENE in Baden-Baden. Glorious rolling country and the fragrant blossoms of the countryside lend enchantment to a visit to this favorite resort.

—Photo courtesy German State Railways, Toronto.

### —Ports of Call

BY FELICITY REZNICEK

## SPRING IN BADEN-BADEN

THERE was a cold, salt sea tang in the breeze that was swept along the platform as we boarded the violet and ivory coach of the Rhinegold express at the Hook of Holland. It was just as though winter was puffing a gusty farewell into our faces.

We had hardly finished our breakfast before the train had arrived at the frontier and soon we were travelling through Germany's most densely populated industrial region. Smoking factory chimneys and mighty iron and steel works whirled past our carriage windows, composing a veritable symphony of labor. It was just about noon as we crossed the Rhine bridge at Cologne. For a few minutes our view was graced by the spire of Cologne cathedral and then we were borne on our way, past smiling Bonn and the Seven Mountains' range. At Coblenz we crossed the river Mosel. A short stretch of Rhineland cliff scenery followed till we came to Bingen when the landscape turned gentle and spring-like. A short halt at Mainz and we found ourselves in the welcoming Palatinate countryside. Here we were greeted by the first signs of German spring all about us: trees bursting into bud and fresh, sap-green grass spoke unmistakably of the new season of the year.

Baden-Baden in the Black Forest was aglow with the golden radiance of sunshine. Indeed next day as we took breakfast on the terrace of our hotel we could hardly realize why we had brought fur coats with us. Ox-eyed daisies and the crocus bloomed on the lawn. Magnolias bore half-open buds. Finches twittered, a blackbird fed her young; in the nest under the front door chirped a feathered family of songsters.

GRAPE-JUICE is the great medicine here, drawn from the sweet grapes of the nearby Rhinebank vineyards. Everybody is "taking the waters" in this pleasant form here, whether sitting in the Kurhaus or in the Park or out in the sunshine. Here you may see the Director of the Symphony Orchestra enjoying a well-earned rest after an exacting rehearsal and discussing with his colleagues many a musical issue over a glass of this medicine. At the next table will be a leading politician deeply engaged in conversation with foreign journalists. The eavesdropper who saunters past hoping to hear the latest tidbit of political gossip will be gravely disappointed however for the subject of conversation is not politics but the merits of an excursion with the mountain railway up the "Merkur" peak, bathing in the health-giving radiance of the sunshine up there.

Every year doctors meet here to exchange and discuss their discoveries in medical science during past months. Once their sitting is over they may be seen strolling along the Lichten-thaler-Allee and taking their part in the life of the resort. Believe me or believe me not, most of them decline to "take the waters," preferring instead to seek out likely bridge partners. Some of them indeed play in the international bridge tournament which takes place in the Spring every year at Baden-Baden. Others take a

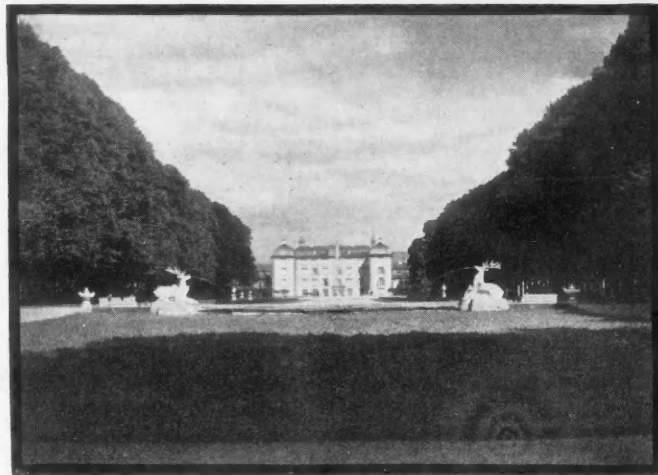
turn at the Casino or join the gay throng of dancers at the Easter Ball.

IN THE afternoons there is a keen attendance at the Casino. Habitués, "occasional" and sightseers mingle here. Fortunes change hands at the spin of the wheel. A young girl shyly inserts her head through the half-opened door and eventually plucks up sufficient resolution to approach the Roulette table. Curiously she watches the run of the play, a mystery she does not comprehend; watches the player with a "system" opposite, busily engaged in jotting down figures and calculating, calculating. In one little hand she clutches a chip, makes a half-motion as though to try her luck but then pauses, irresolute. Perhaps it was bought with her birthday money! Finally with closed eyes, no "system" this! She plunks it down

figures clad in summer costumes. Ice-cooled drinks are served—"free of alcohol" is the general demand at that time of year, at any rate for those in training for the great annual races at nearby Iffezheim a race-meeting in which a Prince of Wales once played the leading part. When Race Week is past, this Black Forest paradise of flowers and woods on the banks of the gently splashing Oos river begins to think of hibernating. Baden-Baden goes to sleep for the winter, only to burst into radiance in the following Spring again.

### TRAVELERS

Mr. Mortimer Duffus has left Vancouver for the British Isles. He will be in Glasgow for six months prior to taking up permanent residence in



SCHWETZINGEN CASTLE. The stately building with its landscaped grounds is often visited by travelers who pause at Baden-Baden.

—Photo courtesy German State Railways, Toronto.

anywhere. The croupier pushes it straight. The wheel spins—"Zero" was where she plunked it. A heap of chips mounts up before the astonished little player. Laughing, blushing she sweeps them all up in her little fist and leaves the Casino, triumphant.

THESE Spring days soon fly past. Excursions to lovely Schwetzingen with its magnificent castle and park and, by no means least, its asparagus farms producing the tenderest shoots that ever melted in your mouth; to Bühlerhöhe in the heart of the Black Forest where glorious sunshine supplies all the flood-lighting for these sylvan glades. Or to Bühl where grows a plenteitude of those plums from which the famous "Zwetschen" liqueur is made. Soon the holidays are past. The taxi is at the door; the locomotive whistles impatiently and the "Rhinegold" express steams northwards.

When shall we see Baden-Baden again? Perhaps in late summer or in the autumn. Then the terraces are alive of an evening with dancing



TAKING THE GRAPE CURE. Freshly pressed grape juice is the popular beverage with visitors to Baden-Baden.

—Photo courtesy German State Railways, Toronto.

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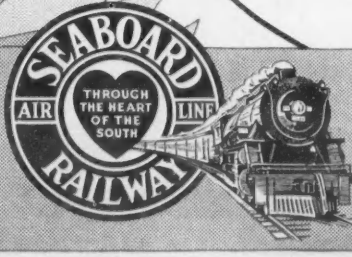
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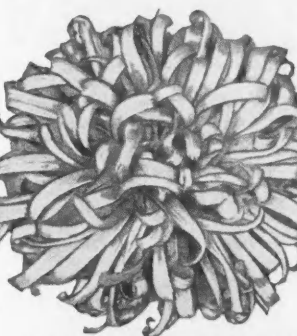
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## GARDENERS TO THE RESCUE

BY PETER STURSBURG

"WHAT'S the matter with my begonia? And look at the cyclamen—its leaves are going yellow! 'Oh, George, we must do something. Even my ferns are dying.'"

It's not the lament of one or two housewives over a few faded flowers, but a chorus of complaints which together would sound like the roar of a football crowd angry at the referee. For thousands upon thousands of potted plants are given away during the fall and early winter—and thousands upon thousands of these same plants probably now are looking sick. Though they are too polite to say so, H. H. Reed, head gardener of British Columbia's beautiful Parliament Buildings in Victoria, and Fred Saunders, head gardener of the famous Empress Hotel in Victoria, the City of Flowers, put the blame for this condition squarely on the ladies.

In exclusive interviews these two famous gardeners, whose handiwork has been seen and admired by every visitor to Vancouver Island, come to the rescue of these damsels in horticultural distress, and, incidentally, to George!

George, poor fellow, when faced with the predicament of saving pet plants, putters around, looking very wise and muttering something about watering and the plants needing moisture.

**WATERING** certainly is important—but George is off on the wrong foot. Except for azaleas and bulbs, Mr. Reed says that practically all house plants should be kept medium dry throughout the winter.

Mr. Saunders, however, points out that no daily or semi-weekly schedule can be laid down for watering. Moisture is the means by which food is conveyed to the plants, but the appetites of plants vary like the appetites of human beings.

To water or not to water, that is the question, and the answer can be found by tapping the pot. If there is a ringing sound, the plant needs a drink, but, if there is a dead, dull sound, it has quite enough liquid re-

freshment, thank you! The sight of a yellow or yellowing leaf will send most people scurrying after the watering can, but Mr. Reed says it is a sign of too much watering. It also may mean that the plant has not received enough sunlight or that it is root-bound or that its soil is too poor.

When it comes to watering, dousing a plant is bad technique and may cause all kinds of trouble in the way of root-rot. The pots should be stood in a pail of water for about an hour, which will allow the liquid to soak up.

How often do you complain about the draughts in the room? Well, plants suffer silently but they suffer all the same. Maidenhair ferns especially feel a wind and some plants will flop and never recover. If a pot in one corner of the room just won't do well, try moving it to another place.

**OF COURSE**, the temperature of the room should be watched. Most house plants have been spoiled by being brought up in the constant warmth of a greenhouse so that a variation of ten degrees is about all they can stand.

Dryness of the atmosphere in a heated house is an almost insurmountable difficulty. In the absence of air-conditioning pans of water on the radiators or even anywhere in the room will help plants.

House plants—like household pets—usually are overfed. Mr. Reed says that fertilizer should be given them only once a month.

In the winter plants can be put as close to the window as desired, but, in the summer, they should be kept on a stand about twelve to eighteen inches from the window. A southern window is too hot in summer for most plants except cactus. A northern window is best for ferns. An eastern window is good for most flowering plants except calceolarias and begonia. A western window is the best place for pots.

Re-potting except when absolutely necessary, is not recommended by Mr.



BEGONIAS AND CYCLAMEN, with begonia Haggiana, form a lovely window decoration in the Empress Hotel, Victoria, that could be duplicated in any home.

Reed. However, if the plant is root-bound, it must be moved, but he says not to move it into too large a pot. An inch bigger is enough.

At the Empress Hotel, plants are re-potted in February, but Mr. Saunders feels that in the average home plants should not be moved until the end of March or the beginning of April. Loosen the ball of earth and "comb" out the roots with a pointed stick when re-potting.

**IT IS** no good trying to do the impossible; orchids and a lot of other plants cannot be grown successfully in a living room. Even cyclamens are on the borderline. For the best results indoors the two gardeners recommend

the following list, which, though small, gives a wide variety of plants that can stand all kinds of abuse.

Aspidistra is the old stand-by and the finest of the foliage plants for the house. Aspidistra lurida variegata is the most beautiful. Nephrolepis, the sword or Boston fern, is handsome and hardy. Begonia Haggiana is a fine large plant with hanging clusters of white flowers. Madame Carnot is the pink variety of Haggiana. Clevia monata adds a certain distinction to a room. It has orange-colored lily-like flowers and is evergreen. Phoenix Robeleni is a pigmy date palm which can stand a lot of knocks. Azaleas are hardy enough, if you don't forget to water them.

## PRESENT AND FUTURE

BY KENT EDWARDS

**GLEAMING** porcelain, sparkling metal, Venetian blinds, modern lighting effects—these all combine to make the kitchen and the bathroom of today the last word in smartness. That's the general rule, really; and with a decided accent on gay and original color. Immaculate paint or enamel, durable linoleum, possibly fixtures of black or of some arresting light color picking up or repeating the hue of the walls—these are other ingredients of today's originality in bathroom and kitchens. And as for convenience—well! that's a story in itself. For, certainly, convenience of location and arrangement is almost a foregone conclusion in so far as the modern bathroom and kitchen are concerned.

But—and here's a rub!—true convenience does not stop at either arrangement or location. It goes much further back; for it also has to do with the hidden essentials. There is, for instance, the matter of a continuous supply of water, both hot and cold, always clear as crystal. That is an important consideration—for what is more aggravating than an inadequate flow of water, especially when that water is rusty?

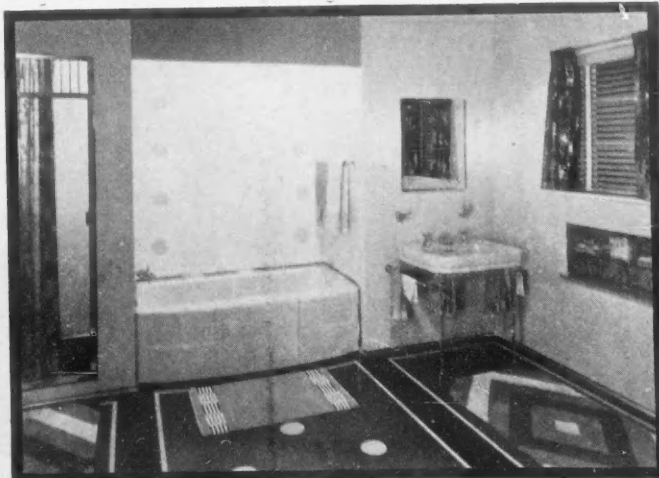
**RUST** in water is not only a source of aggravation, however; it is a warning of trouble to come. For rust not only discolors the water in the pipes; it clings to pipes, corroding them to such an extent that the flow of water progressively diminishes. Then, as this corrosion continues, the rust gradually cuts through the pipes, causing leaks which unless repaired immediately, are certain to lead to damaged ceilings, walls, floors and often furniture. In the end, of course, the defective pipes will have to be replaced—an expensive operation that proper foresight in planning would have made unnecessary.

And surely there's economic astuteness in so planning a plumbing installation that it will not only assure perpetual freedom from the annoyance of rusty water, but from any further menace of rust. Fortunately it is possible to install a piping system that

will provide care-free enjoyment both for the present and the future. That installation merely involves the specification of rustless brass pipe or copper tubing, coupled with hot-water storage-tank of similarly non-corrosive metal.

Of course such an installation may involve a slight increase in the initial expenditure. That is true of brass piping; although, actually, the variation over ordinary pipe only should run around sixty dollars in the case of an average eight-roomed house. Surely, in view of the guarantee against future bills for repairs—and not forgetting the freedom from rust-soiled water—this extra cost of brass piping is scarcely worth considering. And in the case of copper tubing—which gives equal immunity against the ravages of rust—there will be virtually no difference in cost over rustable pipe. Copper tubing, therefore, can be specified as a relatively inexpensive means of safeguarding the future against rust.

**THE** formation of rust is encouraged by hot water itself. On that account it is specially important that hot-water storage-tanks, automatic water-heaters and range-boilers (a type of water-heater to be attached to furnaces) be made of rustproof metal. Many home-builders apparently feel safe in cutting corners on this sort of equipment by substituting equipment bought solely on a price basis. While they undoubtedly make some saving at the outset, they let themselves in for a lot of potential trouble and expense so that their reasoning is not at all sound. Isn't it always the part of wisdom to look towards the future? Everdur comes to mind in that connection; for it is a metal which has the strength of steel together with the rustlessness of copper to commend its use for trouble-free range-boilers, automatic water-heaters and storage-tanks. Everdur for the hot-water equipment and either copper tubing or brass pipe for the piping system form a combination that absolutely guarantees satisfaction for the present—and for the future!



FIXTURES ATTUNED IN DESIGN to the beauty of today's interiors have an appropriate setting in this new bathroom, where the floor is linoleum-covered and the walls are painted. —Courtesy: Crane Limited.

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Each year more thrifty homeowners are selecting tanks of this durable metal. Your local dealer or plumbing contractor can tell you all about EVERDUR storage tanks. Or send us the coupon for full information.

**NOTICE:**—If you are taking advantage of the Home Improvement Plan to modernize your home, insist on durable materials. Metals that do not rust will give years of cost-free service, long after your loan has been repaid.

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### Rheumatism Attacked Limbs and Body

He had been bothered with rheumatism for years. The pain in wet weather—to use his own expression—was “indescribable.” But all that is gone now—thanks to Kruschen.

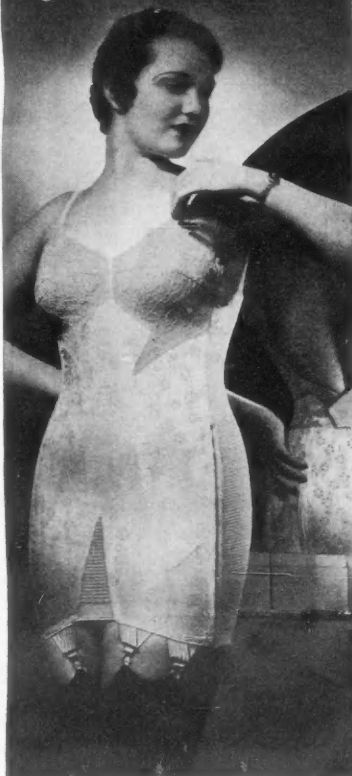
Read this letter:—  
“I suffered with rheumatism for years. I dreaded wet weather, for during such periods the pain was continuous and indescribable. To begin with, it was confined to my limbs, but in time I began to suffer as much agony in my body as I did in my limbs. When I began to take Kruschen Salts, I found it did me more good than all the other medicine I had taken put together. Today, I have peace and freedom from pain, even during wet weather, and can heartily recommend Kruschen Salts to anyone who suffers from rheumatism.”—N.M.

Rheumatic conditions are often the result of an excess of uric acid in the body. Two of the ingredients in Kruschen Salts have the power of dissolving uric acid crystals. Other ingredients in these Salts assist Nature to expel the dissolved crystals through the natural channels.

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There's nothing to equal Minard's. It "takes hold". Antiseptic, soothing, healing. Gives quick relief!

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# THE SOCIAL WORLD

BY BERNICE COFFEY



MRS. JOHN TORY, of Toronto, who will act as a captain on the tag day to be held in April in aid of the Canadian National Institute for the Blind.

—Photograph by Violet Keene.

AN INTERESTING visitor to the city is M. le Duc de Lévis-Mirepoix who was the speaker at an open meeting of the Alliance Française, on Friday evening, March 18, at the Heliconian Club.

Writer and historian, the Duc is the author of many books, two of which were awarded first prize by the French Academy. In a lighter vein, a charming book which he wrote for children was illustrated by a young Toronto artist, Miss Patsy Beardmore, daughter of Mrs. William Beardmore.

M. de Lévis-Mirepoix, during his stay in Toronto, is the guest of Mrs. William Beardmore, the families being friends of long standing, whom he visited here years ago. Mrs. Beardmore and her family have often stayed with the Lévis-Mirepoix both in Paris and at their castle of Lérans (near Carcassonne) whose Archives are famous.

The Duc is a member of one of the oldest aristocratic families in France and traces his ancestry to the thirteenth century when King Philippe-August granted the first title of nobility to his ancestors. Since then, the family has given three marshals to France. One of them took part in the defense of Canada as head of the French army after the death of Montcalm. It will be remembered that the Chevalier de Lévis won every battle in which he fought and was the victor of the Battle of Sainte-Foye, the last engagement between the French and the English on this continent. For him Lévis across the St. Lawrence, facing Quebec, is named; while another spot on the St. Lawrence was named Lévis by Champlain in 1625, for another member of that distinguished family, Henri de Lévis Duke of Ventadour, Viceroy of new France who helped colonize it.

DURING the past few weeks Toronto has been divided into two camps—those who had seats at the Skating Carnival, and those who had not and were moving heaven and earth to get them. The fortunate ones, many of whom counted themselves lucky to see the show standing, saw yet another dramatic and beautifully presented extravaganza of the ice. This year the 31st Annual Toronto Skating Club Carnival was produced with the co-operation of the Granite Club, and the combined efforts of the two Clubs resulted in a flashing, colorful panorama of “ballet on ice.”

Opening night was gala with the attendance of Their Excellencies the Governor-General and the Lady Tweedsmuir who, on their arrival, were received by Mr. Kenneth MacKenzie of the Toronto Skating Club and Mrs. MacKenzie. In the vice-regal party were Mrs. George Pape, Mr. A. S. Redfern and Lieutenant R. Scott, A.D.C.

A few of those noted in the large audience were: Major-General John A. Gunn and Mrs. Gunn, Colonel and Mrs. A. E. Kirkpatrick, Mrs. H. D. Warren, Mrs. G. H. Pepler, Mr. and Mrs. R. C. H. Cassels, Mr. P. Cassels, Mr. and Mrs. Paul Greey, Brig-General and Mrs. C. H. Mitchell, Mr. and Mrs. Clifford Sifton, Mr. and Mrs. Aemilius Jarvis, Mrs. Frank MacKelcan, Mr. Fred MacKelcan, Mr. and Mrs. Strathearn Hay, Mr. and Mrs. Richard Fulford, Mr. Graham Cassels, Miss Priscilla Band, Miss Barbara Band, Miss Helen Band, Mr. and Mrs. C. L. Burton, Mr. and Mrs. Alfred Bunting, Colonel and Mrs. George Drew, and many others.

The following night the Carnival was honored by the presence of His Honor the Lieutenant-Governor of Ontario and Mrs. Albert Matthews. Included in the party occupying the vice-regal box were Captain Bruce Matthews, A.D.C. and Mrs. Matthews, Mr. and Mrs. Howard Matthews of Guelph, and Mr. and Mrs. Kenneth MacKenzie.

### VICTORIA, B.C.

A RECORD entry, record sunshine, tops in play, entertainment and gaiety were the keynotes of the Annual Empress Winter Golf Tournament held March 7-12. Of a field of one hundred and eighty contestants, eighty were out of town players. Daffodils and violets all abloom in Victoria gardens were reflected in the colors of sweaters on the Royal Colwood where the tourney was played.

Among contestants from ten Dominion and four American cities were: Mrs. L. Papineau of Montreal; Mrs. E. P. Moore, Mrs. R. K. Beairto, Mrs. L. McCarthy of Winnipeg; Mrs. W. Brockie, Mrs. T. W. McBride, Mrs. F. J. Wolfe, Mrs. S. A. Maddock, and Mrs. John Imrie, all five of Edmonton; Mrs. A. J. Taylor and Mrs. J. S. Orr of Wetaskiwan, Alta.; Mrs. A. M. Crawford of Calgary; Mrs. N. S. McAllister, Mrs. Allan DesBrisay, Mrs. Helen E. Wiles, Mrs. W. A. Sutton, Mrs. M. E. Nasmyth, Mrs. Hugh McCreery, all of Vancouver, B.C. Leaders in their various communities and with the Empress Golf Tourney an acknowledged occasion for wearing the newest in current mode, sports or formal, bright floral prints worn evenings acclaimed the popular trend though there were numbers of smartly tailored magpie semiformal. Definite simplicity had however replaced the gorgeous glitter and costume jewellery of winter.

Gay crowds of Spanish dancing girls, a street musician complete with moustachio, hurdy gurdy, and monkey, were part of the entertainment at a dinner dance on Saturday night, when the Hon. T. D. Pattullo, Premier of British Columbia, presented the prizes.

### SEA ISLAND, GEORGIA

NUMEROUS groups of Canadians are included among guests at The Cloister and in the residence colony at Sea Island, Georgia, where they are taking an active part in the social and sports events.

Mr. R. A. Laidlaw, of Toronto, was host to a group of friends at the dinner-dance at the Sea Island Yacht Club on Thursday evening, March 10, with his daughter Miss Katherine Laidlaw assisting him in entertaining.

F. H. Benn of London, England; Mr. and Mrs. F. A. Merrick of Hamilton, Ont.; Mrs. W. P. Irwin and Mrs. E. A. Parsons of Montreal; and Mrs. Alexander Primrose of Toronto who is visiting her brother, Mr. Louis H. May, of Katonah, N.Y.

### BERMUDA

CANADIANS registered recently at the Belmont Manor and Golf Club, Bermuda, are: Mr. and Mrs. J. D. F. Ross and Mr. J. B. McLeod of Toronto; Mr. and Mrs. W. J. Aitchison of Hamilton; Mrs. A. M. Cleghorn and Miss Dorothy Gunn of London; Mr. A. H. Thomson and Mrs. A. P. Kennedy of Westmount, Quebec; Mr. and Mrs. Michael Dwyer of Halifax, and Mr. and Mrs. Frank Lewis of Truro, N.S. Mr. and Mrs. W. H. Clarke, Toronto, are spending a vacation at Hotel Inverurie, Bermuda.

### WINNIPEG

NOW that Lent is upon us large parties have been replaced by many informal ones taking place each day. Lady Tupper entertained at a delightful drawing room tea complimentary to Miss Kathleen Shackleton who left later in the week for Edmonton. Miss Nancy Bisset presided over the tea-cups with Miss Margaret Morse assisting. Sir Charles Tupper had just returned that day from a short trip to Calgary.

Mrs. C. C. Fields entertained at a luncheon in her pretty house on Dromore Avenue when the pretty table had covers laid for ten guests. Mr. and Mrs. Andrew Milligan entertained at quite a large cocktail party at their home on Wellington Crescent. Mrs. Douglas Clark also had two tables of bridge the other afternoon.

Mrs. Sanford Evans who has been paying a round of visits in the east has returned home. After a trip to the Barbadoes, Mr. Montague Aldous is visiting his son-in-law and daughter Lt.-Col. and Mrs. C. W. McLean at Mull Hall, Pointe Claire, P.Q.

Mrs. F. J. Walker was another hostess who gathered together eight intimates for bridge the other afternoon.



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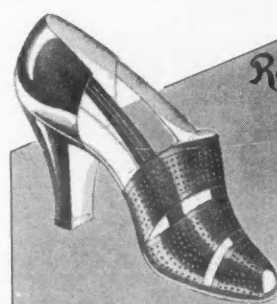
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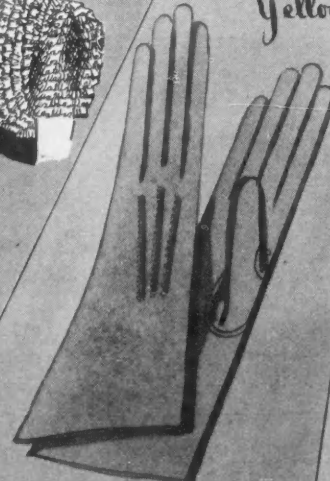
Be conservative in your suit or coat if you must, but choose accessories that fairly dazzle with their color. Don't stop at one shade, either. Let your accessories proclaim your smartness to the world with several of the colors that make this Spring's Fashion prism so exciting—it's newer and lots more fun.



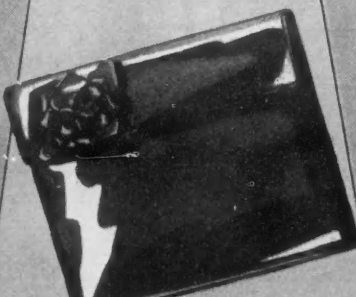
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Chrome Yellow



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**Simpson's**



## —London Letter

BY P. O'D.

## POKER WITH I.O.U.'S

London, Feb. 28.

WELL, we have had our little crisis, and everybody seems to be doing nicely, thank you—quite as well as could be expected. Mr. Eden is out, it is true, but he has the consolation of discovering that, far from being the perfumed poppinjay of Liberal and Labor opinion, he is now the white-haired darling of everybody that dislikes the Government.

My, how they love that boy now! And only a fortnight or so ago—but let us not go into that! Politics is politics.

Mr. Chamberlain is doing quite well, too. He had a pretty rough passage for a while, but there can be no question that he has weathered the gale superbly. Even the retired colonels are with him now, and they are the people who until recently have been all in favor of cuffing the rest of the world into good sense and good manners—especially Hitler, Mussolini, and the Japs.

Rather hard-boiled person, the good Neville—much harder-boiled than one might judge from that mild and bird-like countenance of his. He is a man for whom the actual world exists. He knows where he stands in it, and he has a complete determination to go on standing there.

People who talk of him running in a panic to Mussolini to try to buy the Wop Warlock off, are merely being funny. They are tough, mighty tough down in Birmingham, and Neville comes of a particularly tough family. There is no panic in the Chamberlain make-up.

It remains, of course, to be seen how far this latest attempt to negotiate with Mussolini will succeed. But one prediction is quite safe—there will be no vital surrender on the part of this country. Concessions and compromises, yes, but in return for concessions and compromises, Mussolini will probably discover that he has an exceedingly hard man to bargain with—much harder than Anthony Eden perhaps, as some of the German papers have been rather glumly commenting of late.

The only doubt that persists—a very grim doubt, forbidding easy optimism—is how much this country will have won, if it does win. It is a little like playing poker with a man who pays in I.O.U.'s. Oh, well, let us hope they'll be honored! At any rate, we won't have to pay if he doesn't.

TALKING of tough people, the Normans must have been a pretty tough lot. At any rate, they were not afraid of draughts—you know, the kind that blow through a window. But then perhaps a draught hadn't much chance with clothes composed mostly of metal. If a steel helmet does nothing else, it at least protects the back of your neck.

These profound historical surmises are suggested by the report that down in Winchester the other day the Assizes Court had to be suspended, because it was so cold and draughty in the Great Hall of Winchester Castle that neither the judge nor the jury could stick it. So you can imagine how the poor prisoners felt! But nobody seems to have worried much about them.

The old Wessex capital, where Alfred the Great had his seat of government—Canute, too and William the Conqueror—is a wonderful place, full of legends and full of picturesque survivals. The Cathedral and the Castle date from soon after the Conquest, but they are supposed to have been erected on the site of buildings going back beyond even the Romans. Tradition indeed has it that the Castle was originally one of the strongholds of King Arthur. Until quite modern times they kept there a huge round table said to have been the original one around which the knights all sat. But you can believe that or not as you please.

At any rate, the Great Hall is an immense, high, vaulted chamber, very impressive, but distinctly draughty. No doubt, it seemed cosy enough to the Normans—especially when the huge logs were flaming in the fireplaces, the long tables creaking under the haunches of venison and the flagons and all the rest of it—but then, as I remarked before, they were dressed for it. The draughts bounced off them.

Too bad nobody thought of rigging out the judge and jury in armor—there's a lot of it about Winchester. That would have been a really picturesque touch. And it would certainly have put the fear of God into the hearts of law-breakers.

SOME time ago the London City Council renamed a lot of streets in the endeavor to make it a little easier for people to find their way about. Naturally it does make things simpler if you don't have to choose between a dozen John Streets, for instance and dozens of Alberts.

Now an earnest American gentleman, with the American passion for system, has been addressing the Royal Society of Arts and several other more or less learned institutions on the absurdities of the London

system of naming and numbering streets—especially the numbering.

There is simply no system. Sometimes they put the odd numbers on one side and the even on the other, as in sensible cities. But, more often than not, they run them all the way up on side and back down the next, so that No. 453, let us say, comes exactly opposite No. 1. It is not reasonable, it is not convenient, but London doesn't bother about little things like that.

Mr Lyman's idea—that is his name—is that Charing Cross should be taken as a central point, that a line should run through it north and south, and another east and west, that on this basis all London should be mapped out in half-mile squares, and 500 numbers allotted to each street for each half-mile. Then you would only have to look at a number, and you would know just where you were. Or so he says.

Mr. Lyman imagines a policeman telling an enquirer that Bond Street, for instance, is "830 west on Oxford Street," that Grosvenor House is "120 north on Park Lane," and so on. Instead of, as now, probably telling you to turn left until you come to the King's Head, then right until you get to the White Hart, and then—well, then you'd better ask somebody else. If you're wise, you drop into the White Hart.

I'm afraid poor Mr. Lyman is wasting his time. Direction by "pub" may not be so efficient as his system, but it has an old-world charm about it. You stroll genially from pint to pint. The mind is informed, and the body is refreshed. What could be better? Anyway, London prefers it, and not even the knowledge that Salt Lake City and other American towns have adopted Mr. Lyman's system is likely to make it change its mind.

WHILE on this pleasant subject of London streets—their names never cease to amuse and interest me—a Tower Bridge magistrate objected to the name Pickle Herring Street the other day as being "fantastic." Fantastic, says he! Then how about Pepper Street, Garlick Hill, and Leg o'Mutton Pond? How about Mincing Lane, for that matter, since we're talking of mutton?

There are any number of what might be called eating streets in London—some of them quite famous ones in the City. Poultry, for instance (yes, just like that!) right there at the Bank of England. Bread Street is another, after which it is not surprising that there should be a Bakehouse Lane. There is also a Milk Street and a Fish Street. And by way of sweet you can have Pudding Lane, where the Great Fire of London is said to have started.

If it's fruit you want, there is any amount of it, beginning with Orchard Street up by Selfridge's, Apple Grove, Orange Street, Pear-Tree Court, Fig-Tree Court, Plum-Tree Court, Strawberry Hill—what a choice you have! And then for the coffee a lump from Sugar Loaf Court, unless you prefer to gouge a little out of Honey-pot Lane.

And if after all that you don't feel particularly comfortable under the pinny, there is even a Camomile Street. But that is rather an unpleasant suggestion. Let us suppose instead that you drop into Vine Street (no, not the police station) or Wine Office Court, and then meander melodiously home by way of Birdcage Walk, or Bittern Street, or Bird-in-Hand Lane, or Bird-in-Bush Road, or Curlew Street, or Nightingale Lane. But perhaps Cuckoo Lane is even more appropriate. I feel a little that way myself at the moment.

## TRAVELERS

General and Mrs. D. M. Hogarth of Toronto were at the Huntingdon Hotel during their stay in Pasadena, California.

Mrs. Milton Blackstone of Toronto, who contracted typhoid fever in England last autumn, is now convalescing at Zeligowskiego 5, Wilno, Poland, and will remain there until after Easter.

Mr. and Mrs. Clive Benson have returned to Montreal from a two months' visit to England.

Mr. and Mrs. Graham Morrow of Toronto have left to spend three weeks in Nassau, visiting New York, Daytona Beach and Miami en route. While in Nassau they will be the guests of Mrs. Morrow's parents, Colonel and Mrs. F. J. James of Regina, at their winter residence.

Colonel and Mrs. E. G. M. Cape of Montreal and Mr. John S. Lawrence of Boston, have sailed from New York by the Pennsylvania for the Canal Zone and California. They will return by Vancouver and the Rockies and will be away two months.

Mrs. Sheelah Ross of Berkeley, California, who has been visiting her sister, Mrs. Frank Spry of Barrie, has sailed on the Californian from New York. Mr. and Mrs. Spry were in New York en route from Florida, to bid Mrs. Ross bon voyage.



SWATHED IN INTRICATE FOLDS, the bodice and sleeves of this crepe frock present a picture of suavity and simple elegance. Strands of beaded flower jewellery in a shade of dusty pink are worn wound around the wrist and at the neck. The postillion crowned hat of rough straw has a single rose in front.

—Photograph courtesy Creeds Limited.



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# CONCERNING FOOD

BY CYNTHIA BROWN

ON A tombstone in Boston is an epitaph which I have long felt has a place in the column. As I think I have mentioned before, I have a weakness for collecting epitaphs and it is all too seldom I am able to combine my Hobby with my Art.

Here lies the body of Highland Pease . . .  
Under the sod and under the trees  
Lies the pod that held the peas;  
Under the trees—under the sod—  
The peas shelled out and went to God.

I expect Mr. Pease wrote it himself in one of his lighter moments. I like to think so anyhow, and that there will be a few vitamins in my epitaph also.

All fresh vegetables, as you know, are supposed to contain Vitamins which no one has ever seen, and things called mineral salts which most people are careful to boil out and drain off in the sink. Now Vitamins are tricky. They steal up and perch on garden produce grown in the sun and unwary ones get picked on spinach, string beans, lettuce, tomatoes, green peas and so on, and do you no end of good when you eat them promptly. They also leave fresh vegetables when vegetables get old and wilt, and go places—no one quite knows where. All this I steadfastly believe, as they say in the ordering of Deacons, or do they? And I hope you believe it, too.

As you may have noticed, this article is getting very scientific, a totally unexpected turn of events I greatly deplore. What I am trying to get round to saying is that fresh vegetables full of vitamins are all very expensive at the moment and many of them are so old they have

no vitamins anyhow, while tinned vegetables are canned on the lot, so to speak, with the elusive vitamins caught young and sealed in, so why not use them?

Tinned green or butter beans are not beneath you. I do think someone soon must find a way to cut them smartly before canning them, meanwhile it is worth your while to split and cut them with a sharp knife before heating them up. Then serve them with a good sauce. Cheese, onion, or tarragon sauce—all are good on beans.

## CHEESE SAUCE

- 2 tablespoons butter
- 2 tablespoons flour
- 2 cups milk
- 1/2 cup grated Canadian or Parmesan cheese.
- 1/2 teaspoon salt
- 1/4 teaspoon paprika
- A dash of black pepper

Add the cheese after the sauce has thickened and stir until it is melted and well blended. Add the drained string beans, saving the liquor for gravy or soup. Heat thoroughly and serve.

## ONION SAUCE

- 2 tablespoons butter
- 2 tablespoons flour
- 2 tablespoons grated onion
- 2 cups milk
- Salt, pepper, and paprika

Cook the grated onion in the butter, then add the flour, cook till well blended but not brown, add the milk and seasonings and stir stiff, smooth and thick. A nut of butter added at the last moment gives the sauce an extra glaze.

## TARRAGON YELLOW SAUCE

- 3 tablespoons tarragon vinegar
- 3/4 cup water
- 1 small peeled onion
- 4 egg yolks, beaten
- 1/2 teaspoon salt
- White pepper to suit yourself
- 2 tablespoons butter

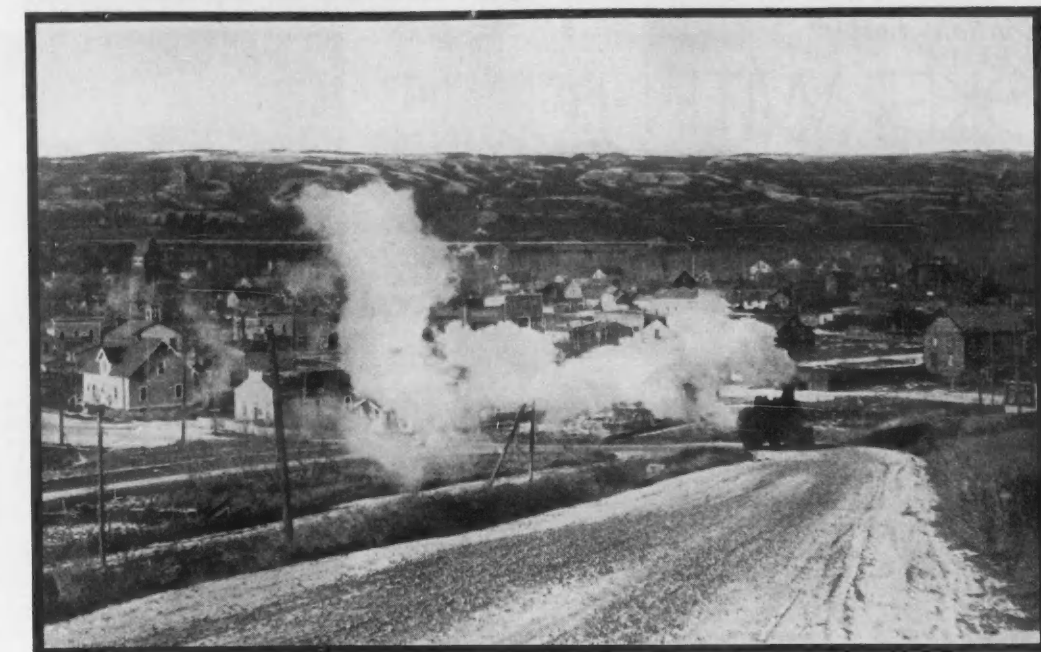
Heat vinegar, water and onion in top of double boiler over boiling water. Remove the onion and pour the hot liquid over the beaten egg yolks, stirring briskly the while. Add the seasonings and return to the double boiler and cook until thickened (about 3 minutes), stirring all the time. Remove from the heat and beat in the butter, bit by bit. Heat the beans in their own liquor, drain, put in hot dish and pour this sauce over them.

Mixing Canned Corn and Tomatoes makes a good vegetable-luncheon dish—thus:

## CORN AND TOMATO

- 4 tablespoons butter
- 2 tablespoons chopped onion
- 2 tablespoons chopped green pepper
- 3 tablespoons flour
- 1 1/2 cups canned tomatoes
- 1 can of corn
- 1 teaspoon salt
- 1 teaspoon Worcester Sauce
- 1/4 teaspoon pepper
- 2 egg yolks
- 6 slices breakfast bacon
- Parsley

Cook the onion and pepper in the butter till soft. Add the flour and stir till blended. Add the tomatoes, corn and seasonings and cook, stirring constantly till it thickens. Add a little of the hot mixture to the beaten egg yolks, then return this to the rest in



"CHUFFING UP THE HILL." A traction engine starting out from the town of Peace River, photographed by "Jay" during his recent trip through Western Canada.

the pan and cook 2 minutes longer. Serve on a hot dish surrounded by toast triangles and the grilled bacon; garnish with parsley.

The tricks with tinned asparagus are (1) buy a good brand, (2) heat it exactly as directed and do not overdo it, remember it is already cooked, (3) serve it with conviction and a really good sauce, preferably Hollandaise.

This is an expert's own recipe for the simplest method for Hollandaise, a sauce that baffles many a cook. Be-

tween ourselves, the thing to remember about Hollandaise, as about Mousseline, is that it is not a boiling hot, but merely a warm sauce.

## HOLLANDAISE SAUCE

(Easy Method)

- 1/2 cup butter
- 3 to 4 egg yolks (eggs vary in size)
- 1 teaspoon salt
- A dash each of white pepper and cayenne

- 1 tablespoon lemon juice
- 1/2 cup boiling water

Stir the butter hard with a wooden spoon in the top of a double boiler (not over any heat) until it is soft. Add the egg yolks, seasoning, and lemon juice and beat together thoroughly. Stir in the boiling water. Place the top of the boiler over scalding, but not rapidly boiling water in the bottom tin, and stir for 3 or 4 minutes or until thickened. If it starts to curdle—which it won't if your water is not boiling wild—take it off the heat instantly and beat with a Dover beater. This sauce is delicious cold; if you intend serving it that way, add 1/4 cup of boiling water instead of the 1/2 required for it hot.

Tinned Beets are so good and so convenient I sometimes wonder why I ever buy fresh ones, except in summer, when their young leaves make such delicious greens. Heated in butter in the top of a double boiler and served with any of these Vegetable Sauces, tinned Beets are superb. This way with the diced variety is queer and good:

## SWEET SOUR BEETS

- 1 large tin diced beets
- 2 tablespoons sugar
- 2 teaspoons corn starch
- 3/4 teaspoon salt
- White pepper to taste
- 2 tablespoons lemon juice
- 3 tablespoons minced parsley

Heat the diced beets in the liquid in the tin. Mix the sugar, corn starch and seasoning, add the lemon juice and 3/4 cup of the beet liquid and boil for 3 or 4 minutes, or until thickened, stirring constantly. Now add the diced beets and parsley and heat all together slowly. It is best done in a double boiler, since any hint of uncooked corn starch will spoil the affair.

Finally, in honor of Highland Pease of Boston, this, with peas:

- 1 tin green peas
- 2 egg yolks
- 1 whole egg
- 1 1/2 cups rich milk
- 1 teaspoon sugar
- Pinch nutmeg
- 1/2 teaspoon salt
- Some black pepper

Heat the peas and rub them through a fine strainer. Beat the yolks and the whole egg together, add the milk, puréed peas and the rest and mix well. Fill individual molds and place them in a saucepan containing an inch of boiling water. Cover and boil for 15 minutes. Hi'ya Vitamins!



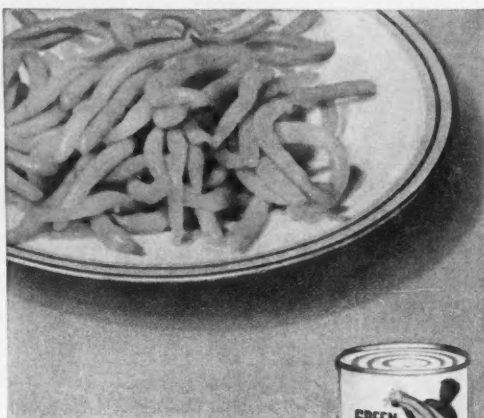
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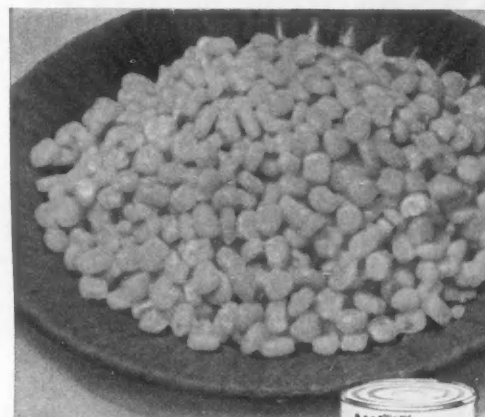
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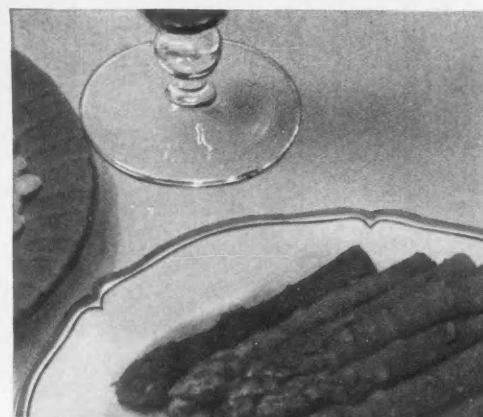
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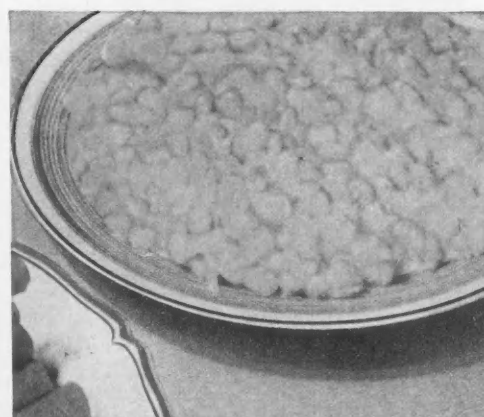
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—Photograph by Norma Featherstone Couley.



# SATURDAY NIGHT

BUSINESS

FINANCE

GOLD & DROSS

INSURANCE

THE MARKET

Safety for  
the Investor

TORONTO, CANADA, MARCH 19, 1938

P. M. Richards,  
Financial Editor

## UNEMPLOYMENT INSURANCE—BRITAIN'S LESSON

### Will Canada, Less Advantageously Situated Than Britain, Be Able to Avoid British Pitfalls? Industry Seems Better Placed Than Government to Handle Such Scheme

PERSONS whose interest has been aroused by the announcement that the present government is contemplating the enactment of Unemployment Insurance legislation will doubtless turn to the experience of the Unemployment Insurance Act of Great Britain for information and guidance. And there will be some who will be comforted by the fact that the scheme in England is, at the present time I believe, considered to be in a "solvent" condition. Present solvency notwithstanding, it is only fair when contemplating this new governmental legislation in Canada to take a look at the history of the British scheme, for it may be only by being fully conversant with the early pitfalls of what may now be a "solvent" scheme that Canada will be able to properly safeguard her new legislation; and it may be well, also, to keep in mind that the oft-repeated phrase that "history repeats itself" is not an idle statement.

The statistical data which has been accumulated with respect to the British act contain many interesting figures. It is claimed by some, of course, that there are three kinds of lies—"black lies," "white lies," and "statistics." On the opposite bench will be found the person who declares that "figures won't lie, but liars will figure." Divergent as such views may be, however, one cannot ignore certain vital facts.

THE history of the British Unemployment Insurance Act goes back to its inception in 1911, when a compulsory state scheme was inaugurated for a few selected trades for which records of unemployment were available from the trade unions. Some 2,250,000 workers were covered by this original act, with contributions of 2½d. from employee, 2½d. from employer, and 1 2/3d. from the state. Some 1,250,000 workers in the chemical, metal, rubber, leather, and ammunition trades were taken into the scheme in 1916. The scheme progressed very favorably between 1911 and the period during the war, for unemployment during those years was negligible; in fact, by 1919 the fund showed an accumulated balance of nearly £90,000,000. Immediately following the Armistice, however, when there was a heavy influx of ex-service men, the Exchequer undertook to pay what they termed an "out-of-work-donation" to ex-service men and civilian workers, this donation being finally discontinued in 1921.

In the act of 1920 nearly all trades with steady records of employment (with the exception of do-

BY F. GOULD MCLEAN

mestic service, agriculture, and persons earning more than £250 by other than manual labor), were brought under the scheme, bringing the total numbers up to some 11,100,000 persons. Sir William Beveridge stated that the 1920 act was "the first step in the disintegration of the insurance system... no use being made of the power to exclude from the general scheme casual occupations like dock labour, or short-time industries such as cotton and coal, and deal with them by special schemes." This statement was borne out by the Amending Acts between 1921

and 1926 whereby "extended" or "uncovenanted" benefits were granted "regardless of the number of contributions made and of the 1:6 rule, as long as the insured person could prove that he had been employed for 20 weeks, that he was normally in insured employment, and that he was 'genuinely seeking work'... Benefits were increased to 20s. for men and 16s. for women; the contributions were increased by several acts; and the Treasury was permitted to make loans to the Unemployment Fund up to £10,000,000." The rule of 1:6 was the term used to indicate the ratio of 1 week's benefit to 6 weeks' (Continued on Page 29)



AN INFECTIOUS DISEASE

## THE POSSIBILITIES IN WESTERN IRRIGATION

### Special Federal Commission Should be Appointed to Study Matter—Despite Unfavorable Financial Record of Irrigation Projects, Great Benefits Have Been Achieved

IS CANADA to have a large-scale irrigation policy as distinguished from present federal policies which have to do chiefly with comparatively small schemes? By large-scale projects are meant such irrigation schemes as are now in operation in Eastern and Southern Alberta and in many arid and semi-arid states of the United States.

The agricultural tragedy of Western Canada demands a full and exhaustive investigation of the subject. This nation is maintaining in Western Canada tens of thousands of farm families in idleness and despair. For very many of these people there seems to be no prospect of a return to normal productive activity unless some new opportunity is created for them. Much of the arid lands of Western Canada are marvellously fertile when brought within reach of water, and there are rivers flowing across these areas which year by year carry away probably enough water to irrigate all lands which are irrigable.

The expansion of irrigation wherever such expansion may be found to be an engineering and also a financial possibility would undoubtedly provide an answer in part to the Western drought problem, and having in view all of the above facts which now stare us in the face it is clear that the time has arrived for thorough examination of the possibilities of large-scale irrigation in Western Canada, and a positive and far-reaching policy following such investigations.

UNFORTUNATELY any discussion of the subject faces at the outset the handicap of prejudice resulting from the known unsatisfactory financial record of irrigation projects in general on this continent. But there are always two sides to a story, and while the financial record of irrigation may be unsatisfactory and admittedly very disappointing, there are other factors which must be considered in arriving at a really sound judgment on the subject. It is the purpose of this article to examine not only the financial record of irrigation both in Canada and in the United States but also into other considerations which it is believed overwhelmingly outweigh the unhappy financial record of large-scale irrigation projects in general.

Anyone who has visited irrigation districts in the growing season in arid regions must of necessity ever after carry away a decided prejudice in favor of irrigation projects in general. Some five years ago the writer drove through the irrigated country east of Lethbridge for the first time after an interval of many years. A bare and dreary expanse of barren-looking prairie had given place to a garden country the equal of anything of its kind to be found anywhere. The very same pleasing surprise would have

BY HAROLD E. CROWLE

been experienced had the country around Brooks, Alberta, been in like manner visited before and after the land had been brought within reach of irrigation water. One carries away from such a visit a picture of beauty, contentment and stability that provides a striking contrast to the chronic instability that is the curse of all but the most favored regions of Western Canada.

A visit to irrigated districts in the central and eastern parts of the neighboring State of Washington will provide a vivid demonstration of the miracle wrought after water has reached dry land. After driving through miles of empty and burning sagebrush desert, one suddenly experiences an indescribable thrill when such burning expanse all at once gives place to green fields, lush pastures, fat cattle, orchards, prosperous farm homes and thriving towns.

NOW the chief argument against large-scale irrigation schemes is the financial argument, and with that question this article will be chiefly concerned. There is no question about it but that the financial record of irrigation schemes, both in Canada and in the United States, has been very discouraging.

No data is obtainable from the C.P.R., but it is believed on fairly good authority that the Eastern Irrigation Block of which Brooks, Alberta, is the

centre, cost the C.P.R. some thirteen millions of dollars originally to construct. After carrying it along for about twenty-five years, the whole project has been lately handed over to the settlers as a gift, and they have received as a bonus several hundreds of thousands of dollars with which to carry on until the district is able to stand upon its feet.

The Alberta government-guaranteed projects in Southern Alberta have little prospect of paying off more than a small part of the original cost of construction of those systems.

Turning to the United States, the records show that some thirty-eight federal irrigation projects undertaken by Washington administrations, since the passing of the Reclamation Act of 1902, and which projects are scattered throughout some sixteen arid states, cost in the aggregate of \$237 millions, but to date there has been collected in all from the settlers on these projects not more than 20 per cent. of such capital cost.

The fact of the matter is that irrigation farmers face the normal hazards of farming in general, other than of course the drought hazard. They are attacked by insect pests, hail, frost and other like calamities. They have both to find a market for their products and adjust their farming to such production as is best suited to irrigated lands. They have to meet water rentals in addition to all other outgoings (Continued on Page 27)

## BUSINESS AND MARKET FORECAST

BY HARUSPEX

THE PRIMARY OR LONG TERM TREND of stock prices and business turned upward in the summer of 1932. During the course of the recovery movement there have been three substantial setbacks, or corrections, the last of which got under way in March, 1937. Like the two which preceded it, there is no present reason to assume that the last setback is other than an interruption, to be followed, in due course, by the attainment of new high levels for the entire movement from 1932.

THE INTERMEDIATE OR SHORT TERM TREND of stock prices was signalled as downward on April 7, 1937. The subsequent decline represents a price correction of the advance since October 1933 in the industrial list, March 1935 in the rail list. The averages are now in a line formation, downside breaking of which would indicate further recession; upside breaking of which would indicate reversal of the intermediate trend to an upward direction.

THE PRICE MOVEMENT. On two occasions since November 24 (when both averages established joint lows for the decline from March 10, 1937—see price graph, the Dow-Jones rail average has sold into new low ground. In each such instance (December 28, February 3) the industrial average has met support above the November 24 figure. This has preserved the line formation intact, since Dow requires that both averages shall confirm a movement to give it validity.

On last week's recession, which is a continuation of that under way the prior week the rails have again entered new low territory, but the industrial average has held its (Continued on Page 30)



AT LEAST for Canada and the other parts of the British Empire, the especially sinister thing about the Austrian affair—coupled with the indicated Nazi attitude toward Czechoslovakia—is that Hitler seems to be marching along a road that must bring him into conflict with Britain some time. And if Britain is involved in war, Canada will be involved, too. It's all very well to talk about Canada's destiny being on this continent—the fact remains that Canada, American though she is, will not stand aside if the mother country needs her aid in what would truly be a war to preserve civilization and liberty.

HOW Germany could hope to win such a war we can't make out. On one side, Germany—probably alone, possibly aided by Italy. Both countries' economies are already strained almost to the breaking point, both lack the raw materials necessary to wage a war for more than a few months, both are short of food. On the other side, Britain and the British Dominions, France, probably Russia, and possibly Poland and Roumania. Maybe the United States. The Scandinavian countries and Holland and Belgium would all be anti-German in sentiment, though they would probably be physically neutral if they could. Japan, with her resources seriously strained by the Chinese war, would probably keep out of it, especially as her entry might be expected to bring in the United States, if the latter were not in already. Germany is prepared for war, as regards armament, and Britain and her prospective allies are not, but even so the odds would be very heavily against Germany.

HOWEVER unlikely, we may see such a war, and, if so, it will mean big things to business and the stock market and perhaps to society, depending on how long the conflict lasts. As the stock exchanges might close indefinitely at the outbreak (in 1914 they closed for 4½ months) we might see a sharp drop in security prices due to selling by those who wanted to get their money out while they could. We would see an industrial boom embracing a wide range of industries, due not only to the varied requirements for war purposes but to the pressure on many companies resulting from the diversion of plants to war orders. Unemployment would virtually disappear; wages and prices would rise, probably sharply. Or perhaps they would not, for a time anyway, as we might see production, wages and prices controlled by government. Of course the levels of stock prices, when the exchanges reopened, would reflect the prospects for profits as they then appeared.

NO DOUBT it's useless to speculate as to what another "world war" would do to society. However, as a big war means a big destruction of wealth as well as lives and yet has to be paid for, we might expect to see a large and probably permanent inflationary rise in prices. As readers are well aware, the huge deficit-financing in almost all countries in recent years has already created a base for a much greater inflationary price-rise than has yet taken place, and a big war could probably be counted upon to do the job thoroughly. What would happen thereafter is anybody's guess. However, a runaway inflation would certainly mean the wiping-out or sharp reduction of many people's savings, the impoverishment of many who now think their future adequately provided for, the destruction of individual fortunes and the creation of others. Much wealth would change hands, moving from those who had kept their capital in investments representing claims to money, to those who had had the foresight to engage in the various forms of investment representing property.

IN ONE important respect, assuming that Britain and her allies were victorious, a major war—if not prolonged to the point of general collapse—could do much good by eliminating the menace of war thereafter and restoring the world's faith in democracy and freedom. Somehow that faith must be restored, or we are doomed to disaster anyway, through self-strangulation if not through war. The world needs "a new birth of freedom" and it may be that it will come only through a war that will destroy freedom's enemies and discredit their philosophy.

BEFORE we close this column, we want to call attention to the fact that Canada, currently, is doing pretty well. Eyes have been on the European scene to such an extent that some readers may have overlooked the cheering fact that the level of Canadian business continues well above that of the United States, with no present indication of following her's into the depths. Indeed, the Canadian records for February indicate that not only has the decline of recent months virtually stopped but that many industries are beginning to experience an increase in activity. However, resumption of the recovery trend continues to depend to a considerable degree on the course of events in the U.S. and Britain, our main markets. Until there is evidence of an upturn there, Canadian progress is likely to be slow. But at least we have missed most of the recession so far.



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# GOLD & DROSS

It is recommended that answers to inquiries in this de-  
partment be read in conjunction with the Business and  
Market Forecast appearing on the first page of this section.

### CONSUMER'S GAS

Editor, Gold & Dross:

For some years I have held some shares in the Con-  
sumers' Gas Company of Toronto as a straight invest-  
ment. Recently I have noticed the price of these shares  
has gone down some and a broker suggested that I  
should sell, saying that the outlook for gas companies is  
not as good as in former times. What do you think?

—H. T. C., Toronto, Ont.

I am of the opinion that shares of the Consumers'  
Gas Company of Toronto may be held by conservative  
investors for the dividend return. The limitation on  
the dividend to the present ten per cent. on the par  
value of \$100 and the fact that, under present restric-  
tions, the company may not offer rights to share-  
holders to provide funds for further expansion, elimi-  
nates the chances of appreciation which ordinarily  
apply to stocks under favorable market and business  
conditions.

The manufactured gas industry is one of the  
oldest public utilities. Two or three generations ago  
before modern methods of manufacture were de-  
veloped, the industry was seriously threatened by the  
kerosene lamp. The incandescent electric light ruined  
the gas industry's lighting business. But the gas  
industry survived both these crises and grew rapidly  
in the period when electricity for home use was  
steadily increasing.

The fact is that both electricity and gas have  
their uses in the home and for commercial and indus-  
trial use. The efficiency of gas as a source of heat  
has never been questioned, and now that the gas  
industry is providing appliances which, in appear-  
ance, are the equal of appliances using other fuels, it  
would seem that the outlook in the domestic market  
remains as bright as it ever has been. Cooking,  
water-heating, refrigeration and a few other uses  
comprise the bulk of the present load. Air-condition-  
ing and house-heating are new fields where the in-  
dustry is making some progress and should make  
more as construction of homes is modernized and  
insulation of walls and roofs reduce heat losses.

In the four or five years following 1930, the To-  
ronto company had to dip into its general reserves  
to meet the dividend requirements which have been  
maintained without interruption since 1874 and to  
maintain at the statutory level the plant and build-  
ings renewal fund. A reduction in consumption due  
to the depression, combined with greater costs due to  
steadily increasing taxes, higher coal costs and,  
latterly, higher wages were the reasons. But the  
company remains exceptionally strong financially.

Now nearly half-way through its 1938 fiscal year,  
Consumers' Gas is understood to have so far earned  
the full dividend rate and full depreciation. No re-  
ductions in taxation or in such a major item as coal  
costs can be expected this year, but neither are any  
increases expected. The final result for the year will  
depend in some degree on business conditions, but  
this company, due to the fact that its customers are  
mainly householders, is not subject to the violent  
fluctuations in demand which is the fate of com-  
panies more largely dependent on consumption for  
industrial uses.

### CANADA BUD BREWERIES

Editor, Gold & Dross:

Recently I have been considering picking up some  
of the common stock of Canada Bud just to bring up  
the average yield of my investments. This stock is yield-  
ing around ten per cent; I know this is very high but  
all inquiries I made seemed to indicate that the company  
was in a good financial and trade position and that earn-  
ings were quite satisfactory, so for a moderate proportion  
of my total funds I thought it would be all right. Now  
I see they have just issued their annual report and while  
the position looks good I see earnings are slightly down.  
What is the cause for this? Does it mean anything  
serious or do you think I could stick to my plan? I  
haven't seen anything about this company in Gold &  
Dross lately.

—K. P. R., Hamilton, Ont.

I think your original plan was quite a sound one  
and I see nothing in Canada Bud's recent report  
which should cause you to abandon it. Of course the  
yield of 10 per cent. which you mention does seem out  
of line but I still do not think that it constitutes a  
real danger signal. As you point out the company's  
position is sound, earnings are covering dividends by  
a satisfactory margin and there is nothing, to my  
knowledge, in the trade position to cause any alarm  
to shareholders.

Canada Bud is one of the notably successful inde-  
pendents in the Ontario brewing industry where com-  
petition, both domestic and from other provinces, is  
exceedingly keen. Within the limits allowed by  
Ontario laws the company has placed an excellent  
case before the consuming public and has backed this  
by products of uniform quality. These have now  
gained a sufficient following, I am convinced, to  
assure satisfactory business for many years to come.  
Recently, dealing with another company I expressed  
the opinion that the present Ontario government is  
not likely to introduce legislation which would  
hamper beer sales; given warm weather during the  
seasons of peak consumption and maintenance of con-  
sumer purchasing power in this province at satis-  
factory levels, Canada Bud's earnings should hold up  
entirely satisfactorily.

The report for the past year does show a slight  
decline in earnings; from \$1.12 in 1936 to \$1.08 but  
this can be accounted for entirely by the somewhat  
higher costs of raw materials obtaining during the  
year. Previous record has been: 1935, 91 cents;  
1934, 68 cents; 1933, 50 cents; 1932, \$1.06 and  
1931, \$1.57; these figures tell the story of the pre-  
vious "big" depression. Dividend is currently 80 cents,  
as you know; a similar amount was paid in 1936; in  
1935, 50 cents; in 1934 no distribution; in 1933, 70  
cents, and \$1 in the years 1930 to 1932. Of particular  
interest to shareholders were the figures submitted  
in connection with taxation; obviously inequitable in  
comparison with other industries. As against the 80  
cents per share paid to shareholders, various govern-  
ments took from the company last year the equivalent  
of \$4.29 per share, a proportion which seems very  
hard to justify on any fair grounds. Unfortunately  
there still appears to be little inclination on the part  
of public bodies to curb expenditure.

The balance sheet position of the company has  
been further improved during the year. Total current

assets stand at \$574,140 including cash of \$111,735  
against total current liabilities of \$180,149 and net  
working capital at \$393,991 compared with \$370,757  
a year earlier. Bank indebtedness has been reduced  
by \$7,000 to \$39,000 and mortgage has been reduced  
from \$35,000 to \$15,000. Depreciation reserve has  
been increased to \$470,263 against total fixed assets  
of \$1,640,095 and earned surplus increased to  
\$372,289 during the year. This picture is one which  
shareholders can contemplate with satisfaction since  
it appears to be the firm decision of directors to  
maintain and build up a strong position.

### B.E.A.R.

Editor, Gold & Dross:

Will you please give me your opinion of Bear Ex-  
ploration and Radium as a prospect of probable enhance-  
ment. I visited you once briefly in your office, and found  
you an agreeable person and was otherwise impressed.  
I have been observing your comments since, and regard  
them highly. You are not so fearful as the—of possibly  
being wrong, nor so innately optimistic.

—W. C. G., St. Catharines, Ont.

Thanks for the bouquet. With the rapidly grow-  
ing interest in the Yellowknife area, Great Slave  
Lake, Northwest Territories, which promises to be  
the scene of unprecedented activity this year, the out-  
look for Bear Exploration and Radium (B.E.A.R.)  
appears attractive by reason of its substantial hold-  
ings, through subsidiary companies, in 10 groups of  
claims, which may assume importance as exploration  
work proceeds.

B.E.A.R. disposed of its Yellowknife holdings to  
Yellowknife Gold Mines Ltd., for 1,370,000 shares.  
Yellowknife then sold part of its holdings to Burwash  
Yellowknife Gold Mines, of which it owns 1,458,000  
shares. Burwash sold the Giant group to Giant  
Yellowknife Gold Mines, which is being developed  
under an option agreement by Howey and Anglo-  
Huronian. B.E.A.R. owns 200,000 shares of Giant  
Yellowknife. A deal has just been made by Burwash  
for P.R.W. group and a new company formed, known  
as Yellowrex Gold Mines, in which Burwash will  
secure a 40 per cent. interest. Burwash still has some  
nine groups of claims in this area and is reported to  
be negotiating another deal at the present time.  
B.E.A.R. accordingly through its holdings of Yellow-  
knife Gold Mines, which in turn has a large holding of  
Burwash Yellowknife, benefits indirectly through  
these deals, and proposes to negotiate deals on the  
other groups held, but if this is not done will eventu-  
ally explore them themselves once the necessary  
finances are available.

B.E.A.R. also has a silver property at Contact  
Lake, Great Bear Lake area, and milling operations  
were resumed in December. No details of production  
since that time are available. The company also holds  
three groups of claims at Gordon Lake, Northwest  
Territories.

### HALLIWELL

Editor, Gold & Dross:

Friends have been advising me to invest in Halliwell  
Gold Mines, believing it to be a promising speculation. I  
should be greatly obliged if you would give me your  
opinion. I have lately lost some money and am in no  
financial state to enter into anything that is purely  
speculative. If Halliwell has not got beyond that stage I  
must leave it alone.

—J. W. K., Wallace, N.S.

While Halliwell Gold Mines has apparently passed  
the "purely speculative" stage it is my opinion that  
further development work is necessary before the  
property's mine-making possibilities are definitely  
outlined. After recently announcing that it had  
entered into a contract with Noranda Mines, for the  
treatment of its ore, this company, whose property is  
located in Beauchastel township, Quebec, discovered  
that the bismuth content of its ore made it impossible  
for handling with other ore. It may now be necessary  
for the company to mill the ore as originally intended  
and in the meantime the research laboratories of  
Noranda were placed at the disposal of the company.

As far as the property is concerned it is question-  
able if the development to date has definitely demon-  
strated its potentialities. Interesting results were  
indicated by extensive diamond drilling and a shaft  
was put down to 500 feet. High-grade gold showings  
were encountered on the 450-foot level with results  
here termed very encouraging, but the geology is  
complex and the gold showing, while rich, is irregular  
and hard to follow. Development indicated that diffi-  
culty was going to be experienced in closely correlat-  
ing the drill sections and outlining an orebody with-  
out extensive underground work. It was hoped that  
by shipping ore to Noranda sufficient profit would be  
made to carry out further development work without  
impairing the cash position of the treasury which at  
last report was said to be approximately \$250,000.  
The property has excellent management but it may  
be a matter of time before the ore position is fully  
determined.

### GOLD EAGLE

Editor, Gold & Dross:

Would you be good enough to give me what infor-  
mation you have on Gold Eagle Mines? I bought this  
stock at an average price of 42 cents. Do you think  
there will be any action on this in the near future?

—B. W. S., Winnipeg, Man.

It is impossible for me to predict the market  
action of Gold Eagle Gold Mines' stock. However, a  
profit of between \$10,000 and \$12,000 per month,  
before development, taxes, etc., is being shown, and  
it is the intention of the management to maintain the  
present conservative production schedule until such  
time as depth development, now proceeding, warrants  
increasing mill output. Sinking of the winze from  
the 500-foot level has commenced and it is expected  
some results from this development will be available  
about August.

While stoping has confirmed the erratic character  
of the Gold Eagle vein indicated by sampling, con-  
siderable commercial ore has been developed there.  
The No. 1 shearing is said to be consistently high  
grade and is proving greater in length and width than  
anticipated. A stoping length of 175 feet has been  
established on this shearing. It is reported that a  
sizeable block of ore, extent yet undetermined, has  
been opened in the raise from the 500- to 375-foot

## DEADLOCK IN THE MARKETS

The significance of the narrow range  
of security and commodity prices  
since November, 1937, is discussed  
in our March Investment Letter.

A copy will be mailed upon request

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Revised to March 1st, 1938

Compiled by

E. C. LEETHAM, Practicing Chartered Accountant  
MONTREAL

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## Dividend Notices

**BRITISH AMERICAN OIL COMPANY** **B-A** LIMITED

NOTICE is hereby given that a dividend of Twenty-five Cents (25c) per share has been declared on the issued No Par Value capital stock of the Company for the first quarter ending March 31st, 1938. The above dividend is payable in Canadian funds, April 1st, 1938, to shareholders of record at the close of business on the 17th day of March, 1938. Share Warrant Holders, present coupons, Serial No. 32, to any branch in Canada of The Royal Bank of Canada, who will negotiate them in part, on or after April 1st, 1938.  
 H. H. BRONSDON, Secretary.  
 Dated at Toronto, March 8th, 1938.

## BRITISH COLUMBIA POWER CORPORATION LIMITED

**DIVIDEND No. 39**  
 NOTICE is hereby given that a dividend of Fifty cents (50c) per share has been declared on the issued No Par Value capital stock of the Company for the first quarter ending March 31st, 1938, payable by cheque dated April 14th, 1938, to shareholders of record at the close of business on March 31st, 1938. Such cheque will be mailed on April 12th, 1938, by the Montreal Trust Company from Vancouver.  
 By Order of the Board,  
**ERNEST ROGERS,** Secretary.  
 Vancouver, B.C., March 8th, 1938.

## Provincial Paper Limited

Notice is hereby given that Regular Quarterly Dividend of 1 1/2% on Preferred Stock has been declared by PROVINCIAL PAPER LIMITED Payable April 1st, 1938 to Shareholders of record as at close of business March 15th, 1938.  
 (Signed) **W. S. BARBER,** Secretary-Treasurer.

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## INTERNATIONAL LOAN

THE annual report of the International Loan Company shows earnings of \$40,337, slightly higher than 1936 despite adverse conditions. The assets of \$1,096,651 are made up of first mortgages and agreements \$1,001,079, real estate \$63,382, cash on hand and in bank \$32,189 and exceed the assets of 1928 by \$169,172. Undivided profit and reserve account stands at almost the same figure as in 1928 made up of contingent reserve \$100,000 and undivided profits \$55,491. The real estate held by the company was reduced in 1937 and a large number of new loans were placed on the books at satisfactory rate of interest. The paid-up capital increased during the year by \$8,899.39, now stands at \$939,894. The retiring directors were re-elected.

# GOLD & DROSS

level on the Gold Eagle vein. Stopping widths vary from 2 1/2 to six feet.

Bullion produced in the three months ended January 31 was valued at \$110,479. During that period a total of 10,216 tons was milled after sorting out 2,000 tons with grade averaging \$11 per ton. Operating costs were \$72,914, which was \$7.14 per ton, leaving a profit of \$37,933 for the quarter before provision for taxes, depreciation, or write-offs. No extensive work was done during the three months and the balance sheet at that date showed current assets of \$92,451 as against current liabilities of \$13,334.

## POTPOURRI

**R. M., Ottawa, Ont.** My opinion is that INVESTMENT BOND AND SHARE 5 per cent bonds are decidedly speculative. From 1932 to 1937, inclusive, the company has failed to earn bond interest, showing deficits of \$30,192 in 1932; \$86,754 in 1933; \$43,718 in 1934; \$20,268 in 1935, and \$12,890 in 1936. For the year ended December 31, 1937, net investment income was \$1,224. The balance sheet position is only fair, with ambiguous items such as investments shown at cost, and a large holding of the company's own debentures valued at par. I would not advise liquidating your holdings at a loss; conceivably with a strengthening market they will show appreciation.

**D. C. T., Montreal, Que.** Depending on the amount of new business developing during the year, it is considered possible that CANADIAN LOCOMOTIVE COMPANY in 1938 may be able to earn something toward a payment on account of bond interest on July 1, 1939. Due to the fact that the \$52,517 provided out of 1936 profits was the first amount transferred to depreciation reserve since the reorganization of 1932, it was necessary to apply all the improved 1937 profits of \$196,129 toward reducing the deficiency in this reserve. The total reserve of \$248,646 now carried against fixed assets of \$1,656,745 is not considered normal but it is thought that a 1938 appropriation smaller than the 1937 allowance would be sufficient to make up the deficiency. Earnings for 1938 equal to those for 1937 would, therefore, result on this basis in some earnings against bond interest. The 6 per cent annual income interest charge of \$62,688 has been accruing since January 1, 1934, so that arrears were 24 per cent or \$250,752 as at the end of 1937. The sinking fund payment of \$52,240 due July 1, 1937, is also in default, but while this charge is cumulative, non-payment thereof does not constitute default under the trust deed. The company shipped 12 locomotives in 1937 and entered 1938 with orders for 11, which directors feel reasonably assured will be increased. Volume of mining machinery orders has steadily increased.

**D. J., Edmonton, Alta.** WINNIPEG ELECTRIC COMPANY's general mortgage bonds, series "A", due January 2, 1965, are in the nature of a second mortgage on all the properties and undertakings of the company, also on all the outstanding capital stock and bonds of the Winnipeg, Selkirk and Lake Winnipeg Railway Company, and the Suburban Rapid Transit Company, being subject to \$3,500,000 of first mortgage bonds. The Winnipeg Electric Company has not yet issued its annual report for 1937, but it is expected that the latter will show that net earnings for the year, after providing for operating expenses, depreciation, and interest on both the first mortgage bonds and on the general mortgage bonds, series "A", will approximate \$350,000. For the year 1936, the net comparable figure was \$440,568. The decrease in net earnings for 1937, as compared with 1936, is due in part to higher wages and the termination of the power contract with the City Hydro of September 1, 1937. In 1938 there should be a substantial increase in revenue from the electric utility. Among the larger new items of revenue for 1938 will be the contract with the Kenora Paper Mills Limited. The decrease in price of the general mortgage bonds is only attributable, I think, in part to the decrease in net earnings for the year; a more im-

portant factor in the decline in price of the bonds is probably the generally uncertain business outlook. Investors feel that if a general business depression is ahead, earnings of Winnipeg Electric might decline to a point where they fail to cover interest requirements on the general mortgage bonds. As to the latter, it is impossible to offer an opinion or forecast that would be dependable. Personally I think we are more likely to see business recovery from now on than any serious aggravation of the recession. If I am right, the bonds should prove a good speculative buy at current prices. However, I would emphasize that they are definitely speculative.

**P. W. R., Fort William, Ont.** ELMOS GOLD MINES shares, which are exchangeable for LONG LAC LAGOON on the basis of one new for four old, are pooled indefinitely. When the exchange is made it will be at the discretion of the Ontario Securities Commission, and this will not likely be until the property is adequately financed. While there were negotiations towards bringing the Mosher and Elmos properties together, they apparently could not come to terms and I understand the deal is now off. The outlook for Elmos would appear to be promising and a shaft is to be sunk for underground development under the supervision and financing of the Newmont Mining Corporation of New York. Some preliminary diamond drilling was carried out by this company to check previous drill indications of ore and I believe the results were satisfactory. Newmont is endeavoring to secure control of Elmos and to do this it is necessary for them to obtain options on some of the stock held by the vendors. An option has been given on 100,000 of the 400,000 shares held by Long Lac Lagoon at a price of 50 cents a share and the option falls due in June, 1941.

**E. M., Toronto, Ont.** It is impossible to make any definite statement as to the possibility of the price trend of CANADIAN PACIFIC common, but I am of the opinion that it is unlikely that it will show any further appreciable decline. The stock reached a low of 7 1/4 in 1932, and the current quotation of 7 is a new bottom. As I see the situation, no possibility exists for quite some time ahead of any dividend distribution on the common. With the moderate gain in net operating returns last year, and substantially larger non-operating income, particularly from Consolidated Mining & Smelting Company stock holdings, net approximated 38 cents on ordinary shares, compared with 4 cents a share in 1936. The system is now in its seasonally low earnings period and with a smaller grain carryover and indicated moderation of tempo of economic activity, operating returns are unlikely to compare favorably with those of a year ago. The company's finances are in comfortable shape, but as I have said, dividends on the ordinary stock are not an early prospect. As business conditions improve throughout Canada, and the natural resources of the Dominion are further developed, I think that this stock should show an appreciation but at the present time it can only be regarded as a long-pull speculation. Whether your client wishes to become further involved in view of his already substantial holdings of the stock and the speculative nature of the security, is, of course, something he will have to decide for himself, after consideration of the position of his general investment portfolio.

**W. R. C., Quebec, Que.** Most of the mines included in your list are gold producers, although several have not yet reached this stage. The gold mines ship their bricks to Ottawa where they are refined at the Royal Canadian Mint and the Dominion Government undertakes, through the Bank of Canada, the sale of the gold in the most profitable market prevailing at that time. About 90 per cent of the non-ferrous metallic production from Canada's mines is exported. Most of the nickel produced in Canada is exported, and the INTERNATIONAL NICKEL COMPANY does some of its refining and fabricating work in the Old Country. FALCONBRIDGE ships its nickel and copper matte to Norway. WAITEMOLET and NORMETAL both sell zinc concentrates to the British Metal Corporation. The NORMETAL company has been stockpiling its zinc concentrates for shipment this spring following the opening of navigation on the St. Lawrence River.

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# The Possibilities in Western Irrigation

(Continued from Page 25)

incidental to ordinary farming. If success is to be expected in irrigation farming the settlers require to be almost hand-picked, as it is no lazy man's job. In the result it seems to be beyond argument that irrigation farmers have not and never will be able to carry on and at the same time repay the capital cost of irrigation systems.

NOW having faced the seemingly gloomy financial facts concerning irrigation schemes, let us examine into other factors and consider certain invisible items that must be taken into account and written up on the credit side of the accounting, when viewing the subject from a national point of view rather than looking upon it from the narrow angle of direct monetary returns.

For instance, it is believed on good authority that the Eastern Irrigation Block of the C.P.R. of which Brooks, Alberta, is the centre and which has been lately handed back to the settlers as already mentioned, is not by any means looked upon by that company as necessarily a bad investment. The irrigated land of that district was formerly uninhabited arid prairie and would still be in that state were it not for this project. The settlers upon these lands annually ship out millions of dollars worth of farm products, and these same settlers and persons who share in their buying power receive over the company's lines annually other millions of dollars worth of goods shipped in from outside. None of this business would be available were it not for this irrigation system. The same may, of course, be said of all of the C.P.R. irrigation schemes in Alberta.

Now if we have correctly interpreted the probable view of the C.P.R. concerning its irrigation projects, might not the Canadian nation hold an even more favorable opinion if such investments had been made by the Dominion government some twenty-five years ago rather than the C.P.R.? Currently held opinions on the other side of the line support the view that such projects are good investments as national undertakings.

It is now generally recognized in the United States that irrigation systems should never be called upon to repay back directly much of the capital cost of these undertakings. It is abundantly clear that the nation as a whole derives so many real and valuable advantages and benefits as a consequence of the construction of these projects, and the settling up of the lands to be irrigated, that it can well afford to assume the greater

part or the whole of their cost of construction.

The American government has invested, as has been said, some \$237 millions in thirty-eight irrigation projects scattered over sixteen arid and semi-arid states since the year 1902, when the Reclamation Act was passed. The area reached by the water from these systems totals in all close to three million acres, and the cost was therefore about \$68.00 per irrigable acre. In the period that has elapsed since these works were commenced, they have produced in all crops to the total value of ten times their total cost of construction. In 1934 they produced crops worth in all about \$100 millions, and in 1936 the value of total yield jumped to \$136 millions and will be better than that in 1937. Thus in 1935 and 1936 these projects had a total production equal in value to more than their original cost of construction.

Upon the thirty-eight irrigation projects referred to there is settled a farming population of upwards of 300,000 persons. Adjacent towns and villages which derive their living more or less from these producers account for an additional half million persons, making roughly in all some 800,000 persons, most of whom make a living directly in consequence of these irrigation districts. This is, of course, only half of the story. The employment provided throughout the nation by reason of industry made possible by the buying power of these 800,000 people is quite incalculable, but it is safe to say that the national income is augmented yearly by an amount equal to or greater than the original capital cost of these projects.

The Eastern Irrigation Block in Alberta lately handed over to the settlers by the C.P.R., produced in 1937 more than \$4,000,000 of farm products, an amount equal to about one-third of the original cost of construction of this system. The Lethbridge Northern system cost \$5,400,000 and reaches 95,000 acres, its cost being therefore roughly \$57.00 per irrigable acre. In the report of the Irrigation Commission headed by Mr. Justice Ewing of the Alberta Supreme Court, it was shown that the average production on some 11,000 acres on this project for the years 1934 and 1935 was about \$21.00 per acre. Three such crops on the whole project would produce a gross return in farm production exceeding the original cost of construction of this system. The United Irrigation District in Southern Alberta constructed at a cost of \$550,000 produces an annual crop valued at about \$467,000.

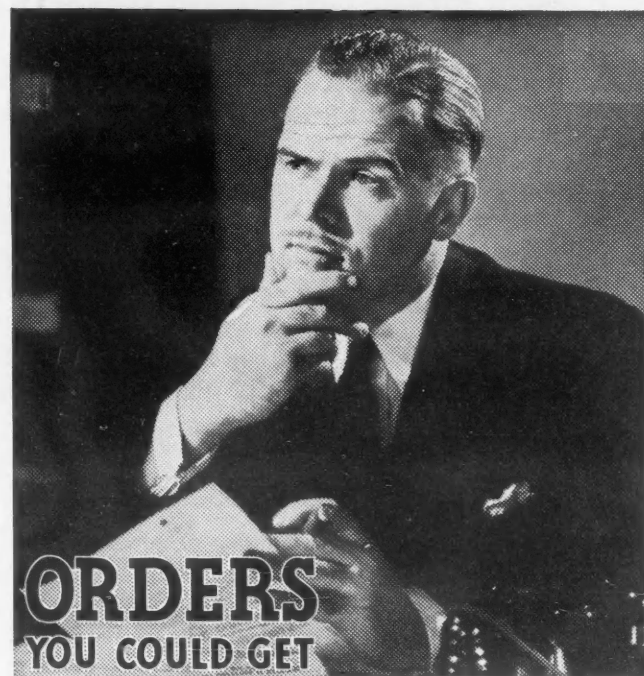
Some four thousand acres on the

Taber-Bernwell system adjoining Lethbridge, Alberta, will produce beets in 1937 worth \$350,000. Irrigated districts in Southern Alberta have never known crop failure, and average crops have been increasing from year to year. Around Lethbridge there are 250,000 acres of irrigated lands where wheat up to fifty bushels per acre was expected in 1937.

SO WELL satisfied does the American government seem to view large-scale irrigation projects as schemes of great permanent national benefit, that, among others, two vast new irrigation systems have been undertaken within recent years. One is now well on the way to completion, namely, the Boulder Dam project of Southern Arizona and Southern California. Boulder Dam has been completed at a cost of \$165 millions and when the scheme is completed it is expected to open up to irrigation 1,800,000 desert acres in Southern California. The other project is the well-known Grand Coulee Dam project of central Washington north and west of Spokane. The dam alone will cost \$140 millions and the system when complete will irrigate 1,200,000 acres of desert west of Spokane. In all there has been an appropriation of \$500 millions in the United States for irrigation as against \$2 millions in Canada.

Obviously, the initial step in any large irrigation policy for Western Canada is the obtaining of full engineering data respecting, among other matters, the possible areas which may be brought within reach of existing water systems, the dependability of the water supply in respect of any new projects and the cost of such projects. The facts and considerations that have been referred to in this article surely warrant the appointment of either a special federal commission or the employment of a staff of competent engineers to make a complete and satisfactory survey of irrigation possibilities in the arid regions of Western Canada.

Another aspect of the matter must not be lost sight of, and that is not only the direct but also the secondary employment that is made possible by the construction of irrigation undertakings as public works. Mr. Keynes in a recent treatise has shown that under favorable circumstances public works may almost pay for themselves by the time they are constructed, by reason of not only the primary employment they provide but also the secondary employment resulting therefrom, and which secondary employment sometimes amounts to three times or more than the actual primary employment resulting from the construction of the systems.



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## Concerning Insurance INDUSTRIAL BUSINESS

Development of Industrial Life Insurance in Great Britain and Government Regulation of the Business

BY GEORGE GILBERT

IN GREAT Britain, industrial life insurance has been in existence for over a hundred years. It came into being largely as the result of the unsatisfactory manner in which burial clubs and similar organizations made provision for the payment of funeral expenses. It has expanded greatly until now the yearly premiums amount to about \$345,000,000. As a rapidly growing business catering especially to the working classes, it has attracted the attention of legislators, and from time to time committees of inquiry have been appointed to investigate and report. These investigations have resulted in the placing of restrictions and safeguards of one kind and another around the business.

In 1870, following the failure of two large companies, the Albert and the European, the Life Assurance Companies Act was passed. This Act, while adopting the principle of "freedom and publicity" for the insurance business, provided for a government deposit of £20,000 (\$100,000) for all new life companies until their funds exceeded £40,000 (\$200,000), and also for a periodical valuation of their actuarial liabilities.

This requirement remained in force until the enactment of the Assurance Companies Act, 1909, which fixed the deposit for life companies at £20,000 regardless of the amount of funds held, and also considerably extended the returns to be filed with the government. Permission was given the companies to issue life-of-another industrial policies for funeral expenses on the lives of certain relatives of the applicant. Before the passage of this Act, the likelihood of having to meet the funeral expenses of a near relative was not recognized as constituting an insurable interest.

In the early days of industrial

insurance, much public discussion took place on the question of the ethics of insuring the lives of children, and many objections were raised by well-meaning but misinformed persons. Statistics produced by the Prudential Assurance Company of London showed that the rate of mortality among insured children compared very favorably with the death rate among the general population. Restrictions as to the amounts of insurance which could be placed by industrial insurance companies and societies on the lives of children were included in the Friendly Societies Act, 1875, and these restrictions in a revised form are still in force, as is also the requirement of a notice before forfeiture or before the lapse of a policy.

Up to the time of the Great War, state regulation of industrial insurance in Great Britain consisted largely of making public what were regarded as sufficient details of the business and of the financial operations of the companies to afford protection to the insuring public by means of publicity. After the war, the Parmoor Committee was appointed to make an investigation of the business, and as a result of its recommendations the Industrial Assurance Act, 1923, was passed.

By this measure state control over industrial insurance was considerably extended. An Industrial Insurance Commissioner was appointed, with very wide powers. He has authority to give directions for the amendment of any account, return or balance sheet, and, if he thinks an offence against the Act has been or is likely to be committed, may order an inspection of the affairs of the company or society in question. As a result of such inspection, he may order that the society be dissolved and its affairs wound up, and, in the case of a company, may present a petition to the court for the winding up of the company. If a valuation should disclose a deficiency in the assets, he may take the same action.

AMONG other powers possessed by the Commissioner, the most important is the authority to settle disputes between claimants and the companies which are referred to him. The procedure is simple and inexpensive, and constitutes a very useful instrument for dealing with claims which are in dispute. There is no appeal from his decision, but he may agree, where an important legal point is involved, to state a case for the High Court.

From the thirteenth annual report of the Commissioner, covering the year ended December 31, 1936, recently made public, it appears that during the twelve months the Commissioner's office was called upon to handle 10,215 cases, of which the greater proportion were settled as the result of correspondence between the Commissioner's office and the parties concerned. These cases have shown a notable decrease in recent years. In 1935 there were 12,102 cases; in 1934, 13,432 cases; in 1933, 15,280 cases; and in 1932, 21,535 cases.

In 1936 the number of cases which became subject to formal reference was 1,747, involving the hearing of 2,258 disputes and applications. The corresponding figures for the previous year were 1,854 and 2,319. The difference in the number of references and the number of disputes is accounted for by the fact that matters which have been brought to the notice of the Commissioner may later become the subject of more than one formal dispute or application.

Disputes are those cases which are referred to the Commissioner under Section 32 (1) of the Industrial Assurance Act, 1923, while applications come under Section 32 (2) of the same Act, and are applications for the cash surrender values of policies where there is a doubt about the continued existence of the life assured. During 1936 there were 199 such applications, including 23 outstanding from 1935, and awards were made in 135 cases.

WITH regard to the 10,215 cases in 1936 in which the assistance of the Commissioner's office was sought, this number may seem large when considered by itself, but it should not be overlooked that these cases arise from about 96,000,000 industrial policies in force at the end of 1936. Even a large number of the disputes are matters of a non-contentious nature, where the companies are willing and anxious to make payment under the policy but a dispute arises as they are unable to obtain a sufficient discharge.

During 1936 five prosecutions involving nine defendants were undertaken by the Commissioner in England, the offences being all contraventions of the Industrial Assurance Act, 1923. Two were for knowingly assisting in effecting illegal policies; one for taking possession of a policy and premium receipt book without giving a receipt, and making a false entry in the premium receipt book; two for making false entries in and omissions from a collecting book, and in one of these cases a summons for failing to return a premium receipt book within 21 days was added.

Convictions were obtained in these cases, and the fines amounted to £92 7s. One of the defendants was a former agent who was sentenced to six weeks' imprisonment on three charges relating to false entries and omissions in his collecting book. There is a reference in the report to the inspection of a small concern where it had been brought to the notice of the Commissioner that it had issued an endorsement policy which purported to insure a child



HARRY D. WRIGHT, Second Vice-President and Manager for Canada of the Metropolitan Life Insurance Company, who reports another substantial gain in Canadian business. At the end of 1937, the life insurance in force in Canada in the Company amounted to \$1,126,789,608, showing a gain for the year of \$61,693,307. Payments to policyholders and beneficiaries in Canada during the year totalled \$29,319,475.

under 10 years of age for an amount exceeding the maximum allowed by law. The inspector appointed by the Commissioner reported to the effect that, although he had made extensive inquiries, he had only found a few similar cases and was satisfied that the policies had been issued through carelessness on the part of the office staff rather than as the result of any attempt on the part of the office to deceive its policyholders.

### METROPOLITAN LIFE PROGRESS

PAYMENTS to policyholders during 1937 by the Metropolitan Life Insurance Company amounted to almost \$526,000,000, an average of \$4,353.28 for each business day.

Its 71st annual statement shows that this mutual company ended 1937 with the largest number of policies and the greatest amount of life insurance ever in force in any company—43,600,964 policies for a total of \$22,584,093,698. These policies, which included almost two million lives insured under group life contracts, were owned by approximately 29,000,000 persons in Canada and the United States, or two persons out of every nine in the populations of the two countries.

"The Canadian business of the company shows a gain of \$61,693,307 in life insurance in force at the end of the year, which was \$1,126,789,608," commented Second Vice-President Harry D. Wright, Manager for Canada. He also stated that investments of Metropolitan in the Dominion now total \$263,156,261. Other features of the company's business in Canada referred to by Mr. Wright included payments to Canadian policyholders and beneficiaries during the year of \$29,319,475; distribution of 4,285,681 publications on health and continuation of the company's health and welfare program in the course of which nurses made 363,644 visits in ministering to policyholders insured under industrial, intermediate and group contracts. "The improvement shown here during 1937 in the various departments of our company reflect favorable business and industrial conditions in Canada," stated Mr. Wright.

Referring to the company's total business in Canada and the United States, the year's report shows that payments to policyholders amounted to more than half a billion dollars for the sixth successive year, the amount for 1937 being \$525,876,271. These payments were made to policyholders in the ordinary department, including Group \$278,189,011; to Industrial policyholders, \$234,266,145, and to accident and health policyholders, \$13,421,115. Dividends to policyholders payable in 1938 will total more than one hundred million dollars.

The sum of \$225,019,055 was added in 1937 to the funds held by the company for the benefit of policyholders, bringing assets of the company to \$4,719,720,827 as at December 31, 1937. The surplus and general voluntary reserves, which serve as a cushion against unforeseen contingencies, are now \$311,504,659.

Outstanding in the report was the gain in total life insurance in force, \$1,273,117,914, the largest increase since 1929. Total Ordinary in force at the end of 1937 was \$11,400,690,229 or 51 per cent. of the company's business; the Industrial total was \$7,511,537,957 or 33 per cent.; and

The **Wawanesa Mutual Insurance Company**  
Canada's Largest Fire Mutual

A leading All-Canada Company—in volume; in strength; and in service to "select" property-owners and agents.

Home Office, Wawanesa, Man. Eastern Office: York and Harbour Sts., Toronto. Branches in Vancouver, Edmonton, Saskatoon, Winnipeg, Montreal, Moncton.

FIRE, WINDSTORM, AUTO, CASUALTY



### AUTOMOBILE INSURANCE

in the 'Canadian' guarantees Absolute Protection and Prompt Settlements.

"Since 1895"

The **CANADIAN FIRE INSURANCE CO.**  
Winnipeg Calgary Toronto Vancouver



ABSOLUTE SECURITY  
W. R. HOUGHTON, MANAGER

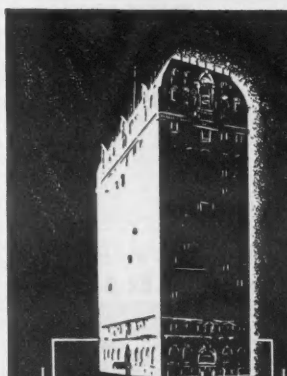
Visit **SCOTLAND** this Year!

Scotland's Empire Exhibition will be the attraction, this year, for millions of visitors. For then a pageant of Empire Industry, Art and Entertainment will be unrolled in beautiful Bellahouston Park Glasgow.

Come to the Exhibition greatest in the world since Wembley, and combine with your participation in this unforgettable Empire occasion, visits to the Highlands, Trossachs, famous golf courses, the Border country of Scott, Edinburgh and other hospitable cities and towns, all within a short journey from the Exhibition.

Further information from travel agencies and shipping companies.

**EMPIRE Exhibition**  
GLASGOW  
MAY - OCTOBER



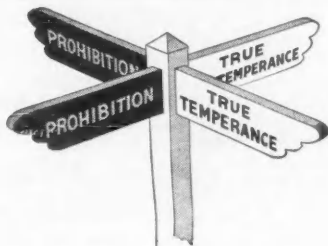
World Famous for its Sophisticated Atmosphere, Luxurious Furnishings and Unobtrusive Service

A. S. KIRKBY  
Managing Director

The **Blackstone**  
MICHIGAN AVENUE  
CHICAGO

### NOTICE TO READERS

Saturday Night's Insurance advice service is for the use of paid-in-advance mail subscribers only. Saturday Night regrets that it cannot answer inquiries from non-subscribers. Each inquiry must positively be accompanied by the address label attached to the front page of each copy of Saturday Night sent to a regular subscriber and by a stamped, self-addressed envelope. Each letter of inquiry should refer to one subject only. If information on more than one subject is desired the sum of fifty cents must be sent with the letter for each additional question. Inquiries which do not fill the above conditions will not be answered.



## In our Interest—and Yours!

The Brewing Industry has a selfish reason for the hope that the idea of Control will supplant the idea that law can make men temperate.

For excess and abuse are as much the enemies of our industry as they are the enemies of the law.

If dependence is placed on restrictions, the experience of Prohibition will be repeated. Restrictions from the outside which refuse the individual the right to exercise his own judgment provoke resistance. Excess and abuse by the individual can be curbed only by the exercise of his judgment.

Thus the fundamental principle of Control is that the drinker, not the drink is the problem!

So we ask you, the majority of the citizens of this Province, to join us in making the system of Control work, by yourselves observing the law and by your example encouraging others to observe it.

You will agree with us, that, far from helping temperance, harm is done by those dry extremists whose method of approach and propaganda ignore fundamental principles of human nature.

### TOWARDS SAFER DRIVING

Everyone abhors the drunken driver. He is a menace and all good citizens should help to eliminate him. BUT the Ministry of Highway figures show that 98.9% of all accidents and 97.4% of all fatalities were not classified as caused by drunken drivers.

• This advertisement is inserted by the Brewing Industry in the interest of a better public understanding of the problems of temperance and local option.






**Federal Fire Insurance Company of Canada**

— FIRE — — BURGLARY —  
— PLATE GLASS — — LIABILITY —

HEAD OFFICE - TORONTO  
AN ALL CANADIAN COMPANY

COL. THE HON. H. A. BRUCE, M.D. H. BEGG  
PRESIDENT MANAGING DIRECTOR



**The Casualty Company of Canada**

HEAD OFFICE - TORONTO

Everything but Life Insurance—Agency Correspondence invited.

GEORGE H. GOODERHAM, President. A. W. EASTMURE, Managing Director.



**Insurance Company of North America**

Canadian Head Office  
Toronto

**SURPLUS TO POLICYHOLDERS EXCEEDS \$77,872,181.00**

H. C. MILLS, General Manager for Canada



**envelopes**  
as you like them

**GLOBE**  
ENVELOPES

Makers of "World Standard" Envelopes

245 Carlaw Avenue  
Toronto

**Commerce Mutual Fire Insurance Company**

Established 1907

HEAD OFFICE: ST. HYACINTHE, QUE.

AUTHORIZED CAPITAL \$500,000.00 SUBSCRIBED CAPITAL 250,000.00	PAID-UP CAPITAL \$134,500.00 GOVERNMENT DEPOSIT 808,470.80
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Financial Statement, as at December 31st, 1937

ASSETS	LIABILITIES
Book Value of real estate \$ 49,498.70 Mortgage loans on real estate, first lien 193,500.00 Book Value of Bonds and Debentures 1,218,193.99 Book Value of Stocks 232,928.45 Bills Receivable 5,000.00 Cash on hand and in banks 34,322.43 Interest and Dividend due and accrued 18,405.25 Agents' balances and premiums uncollected written on or after Oct. 1st, 1937 32,429.23 Amount due from reinsurance on losses already paid 1,235.34 Arrears on 1937 assessments 4,836.74 Earned assessments on premium notes not yet assessed 82,129.84 <b>\$ 1,872,479.97</b>	Total provision for unpaid claims \$ 12,927.49 Total net reserve for unearned cash premiums at 80% 146,292.28 Reserve under unlicensed reinsurance, unsecured 5,441.48 Taxes due and accrued 8,175.51 Reserve for Pension Fund 10,155.21 Provision for dividend paying policies 18,924.75 <b>\$ 201,916.72</b> Paid-up Capital \$ 134,500.00 Surplus 1,536,063.25 <b>\$ 1,670,563.25</b>

COMPARATIVE STATEMENT OF THE COMPANY

	1917	1922	1927	1932	1937
As at Dec. 31st					
Assets	\$ 178,259	\$ 439,278	\$ 712,688	\$1,227,810	\$1,872,479
Liabilities	2,000	51,326	5,850	93,156	201,916
Receipts	132,110	295,671	308,187	407,285	679,244
Expenditures	103,841	223,688	211,648	314,100	554,427
Insurance	9,273,415	13,716,725	16,228,191	24,882,100	49,061,305

ONTARIO BRANCH OFFICE: Suite 706, Excelsior Life Building, TORONTO  
 CARSON P. EDDY, Provincial Manager - R. P. WOODCROFT, Inspector

GENERAL AGENTS  
 Manitoba General Agents: STRATTON, WHITAKER LTD.  
 745 Somerset Block, Winnipeg  
 British Columbia General Agents: BEN S. WHITAKER  
 Pacific Coast Fire Bldg., Vancouver  
 New Brunswick General Agents: W. M. ANGUS LTD.  
 50 Princess St., Saint John

**The Canadian Mercantile Insurance Company**

Established 1909

HEAD OFFICE: ST. HYACINTHE, QUE.

AUTHORIZED CAPITAL \$500,000.00 SUBSCRIBED CAPITAL 250,000.00	PAID-UP CAPITAL \$250,000.00 GOVERNMENT DEPOSIT 381,171.00
--	---

Financial Statement, as at December 31st, 1937

ASSETS	LIABILITIES
Mortgage Loans on real estate, first lien \$ 82,900.00 Book Value of Bonds and Debentures 808,051.15 Book Value of Stocks 175,962.46 Cash on hand and in banks 75,381.64 Interest due and accrued 12,316.39 Agents' balances and premiums uncollected written on or after Oct. 1st, 1937 19,213.74 Arrears on 1937 assessments 19,955.80 Earned assessments on premium notes not yet assessed 44,952.18 Due by reinsurance companies 104.11 <b>\$ 1,238,839.47</b>	Provision for unpaid claims \$ 7,000.64 Reserve for unearned cash premiums 95,913.04 Taxes due and accrued 5,392.90 Reserve for unlicensed reinsurance 1,435.68 Reserve for Pension Fund 25,000.00 <b>\$ 134,742.26</b> Paid-up Capital \$250,000.00 Surplus 854,097.21 <b>\$ 1,104,097.21</b>

COMPARATIVE STATEMENT OF THE COMPANY

	1917	1922	1927	1932	1937
As at Dec. 31st					
Assets	\$ 97,263	\$185,610	\$389,696	\$669,193	\$1,238,839
Liabilities	22,694	47,463	68,324	84,614	134,742
Receipts	57,677	205,230	266,242	219,369	414,825
Expenditures	41,255	162,888	193,147	188,771	317,759
Insurance	3,467,008	11,436,358	19,558,012	19,672,918	35,034,250

ONTARIO BRANCH OFFICE: Suite 706, Excelsior Life Building, TORONTO  
 CARSON P. EDDY, Provincial Manager - R. P. WOODCROFT, Inspector

the Group total was \$3,671,865,512 or 16 per cent. The company also had accident and health insurance in force carrying a principal sum benefit of \$1,510,264,310 and weekly indemnity of \$19,699,024. All of these figures are new high spots in Metropolitan history.

**INSURANCE INQUIRIES**

Editor, Concerning Insurance:  
 My son, age 22, has been offered an Insurance Pension at 55 Policy for \$2000, by a Sovereign Life Agent, at an annual premium of \$72.50, with profits each five years or at \$65.10 without profits.  
 I have no way of knowing which proposition is the best but I would be glad to have your advice at your earliest convenience.  
 —B. E. R., Welland, Ont.

As the Sovereign Life Assurance Company of Canada is in a sound financial position and safe to insure with, your son would be making no mistake if he took out the policy on either the with profits or the without profits plan. However, in view of the uncertainty which exists with regard to profit earnings in the future in any company, it would be advisable in my opinion to select the without profits plan.

Editor, Concerning Insurance:  
 Would you be good enough to advise me re the following—A person dies leaving an insurance policy, the beneficiary of which is also an heir in the estate. There is a will but the beneficiary of the insurance is not an executor. If there was a dispute with regard to the payment of the insurance policy, who would bring action against the Insurance Company, the beneficiary or the executors of the estate.  
 —G. W. S., Englehart, Ont.

If the insurance policy in question was made payable to the estate of the insured, it would be the duty of the executor under ordinary circumstances to take the necessary steps to collect the proceeds and distribute them in accordance with the terms of the Will. In case the claim was disputed, how-

ever, the executor would have the right to exercise his discretionary power as to the taking of an action to enforce payment. If the insurance policy was payable to you as beneficiary, it would be your duty to take the necessary action to enforce payment. In any event, there would be nothing to prevent you taking action to collect the money to which you feel sure you are entitled under the terms of the Will or under the terms of the policy.

Editor, Concerning Insurance:  
 My daughter has asked me to write you concerning her insurance. At the present time she has a 20-year Endowment Policy with the London Life taken out in 1927 for \$1000.00, and a \$2600.00 Investors Syndicate Certificate payable in 1948. She is single, age 30, and earns at the present time \$140.00 per month. She has only herself to support and thinks she should have more insurance, especially the type whereby she can save money. How much insurance would you consider she should have, and what type of pension or income policy would you suggest would be most suitable? Would a Government Annuity or one with an insurance company be more desirable in this case?  
 —P. S. A., Timmins, Ont.

If your daughter devoted about fifteen per cent. of her yearly income to savings and insurance plans, she would be doing well. There are various Pension Bond and Retirement Income Policies issued by the life insurance companies from which she could select the one best suited to her requirements. Or she could purchase a deferred annuity from the Dominion Government, the annuity to begin at age 50, 55, 60, 65 or 70, as desired. Whether she purchased the annuity from the Government or from a regularly licensed life insurance company, she would be getting good value for the money and would be sure of receiving the income stipulated in the contract for the rest of her life however long she lived. In the contracts issued by the life companies there are cash and loan values, while there are no cash or loan values in the Government contracts.

**UNEMPLOYMENT INSURANCE**

(Continued from Page 25)  
 contributions which was instigated in 1920 in place of the previous 1:5 rule of the original scheme; and the original benefits to men and women under the 1911 Act were 7s. weekly for not more than 15 weeks in any 12 months.) Various "amending acts" were passed during this period increasing the number of weeks' additional benefit, with changes also in the amount of benefits, until finally a maximum of 54 weeks of benefit had been allowed. "All these amendments of 1921-6 really abandoned the insurance principles, and by introducing 'extended' or 'un-covenanted' benefits unrelated to contributions which, although they were granted by a discretionary power and

not as a statutory right, nevertheless came to be considered as a statutory right, largely destroyed any chance the 1920 Act might have had of proving its practicability."  
 The Labour government in 1924 passed an act which required that 30 contributions should have been made in the two years preceding the year in which claim for benefit was made; and the claimant must also prove that he was "genuinely seeking work"—this provision being later rescinded. Subsequent acts in 1927 and 1929 made various changes in benefit periods and contributions, the latter at this time being 8d. for men and 7d. for women, the government's share having been made progressively higher since the original 1 2/3d. until, under the 1929 act, the government had assumed a contribution of 7 1/2d. The act of 1930 made further "extended" or "transitional" benefits; however, it was stated by the Royal Commission of 1930 that "the 'transitional benefit' is paid outside the limits of the insurance scheme proper," and "partakes more of the character of unemployment relief than of unemployment insurance."

BY 1930 the Fund had become indebted to the Treasury to the amount of some £90,000,000, and this amount was showing an annual increase which equalled the annual income of the Fund. The Royal Commission, in its majority report, observed that "there has been a progressive relaxation, amounting practically to the abandonment, of the principles upon which the original insurance scheme was framed," and made certain definite recommendations regarding benefits, contributions, "transitional benefits," "unreasonable claims" from intermittent, casual, short-time, and seasonal workers, and married women. They prefaced these recommendations by stating that "it is important that borrowing on behalf of the Fund should, as nearly as possible, cease, and that the liabilities of the Fund, as such, should be restricted to those which can substantially be met from its current income." By

(Continued on Page 32)



T. A. ST-GERMAIN, Managing Director of the Commerce Mutual Fire Insurance Company and President and General Manager of the Canadian Mercantile Insurance Company, whose reports for 1937 show a strong business and financial position. Total assets of Commerce Mutual, \$1,872,479.97; total liabilities except capital, \$201,916.72; surplus as regards policyholders, \$1,670,563.25; capital paid up, \$134,500.00; net surplus over capital, unearned premium reserve and all liabilities, \$1,536,063.25. Total assets of Canadian Mercantile, \$1,238,839.47; total liabilities except capital, \$134,742.26; surplus as regards policyholders, \$1,104,097.21; capital paid up, \$250,000.00; net surplus over capital, unearned premium and all liabilities, \$854,097.21.

Competent to meet any loss; ready for fair adjustment of every claim.

**BRITISH TRADERS INSURANCE COMPANY., LTD.**

ESTABLISHED 1865

**ASSETS \$30 MILLION**

HEAD OFFICE FOR CANADA, TORONTO  
 COLIN E. SWORD, Manager for Canada

**\$1,291,497 in 1937**

returned to policyholders  
 ... did you participate?

A Northwestern Mutual policy enjoys the benefit of liberal annual dividends and the security of this Company's 37-year record of sound, consistent growth.

BRANCHES ACROSS CANADA

Toronto Hamilton Montreal Quebec City St. John Halifax Vancouver

Winnipeg Saskatoon Edmonton Calgary Regina Victoria

**NORTHWESTERN MUTUAL FIRE ASSOCIATION**

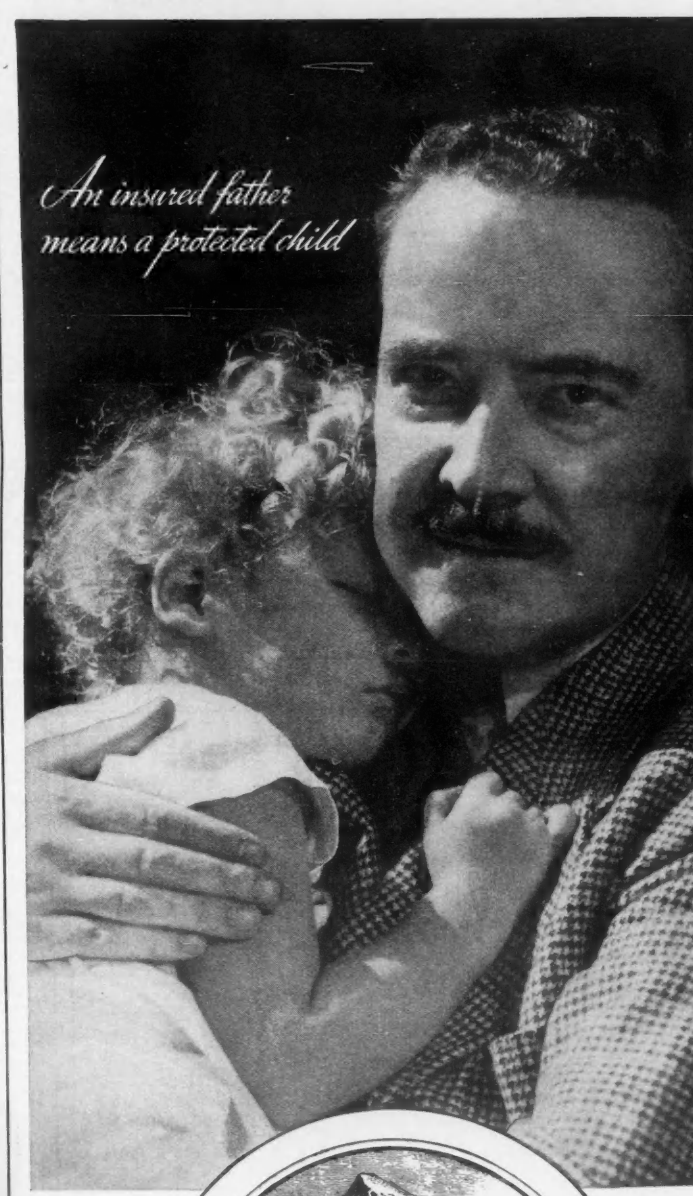
NON-ASSESSABLE POLICIES ASSETS \$7,683,067

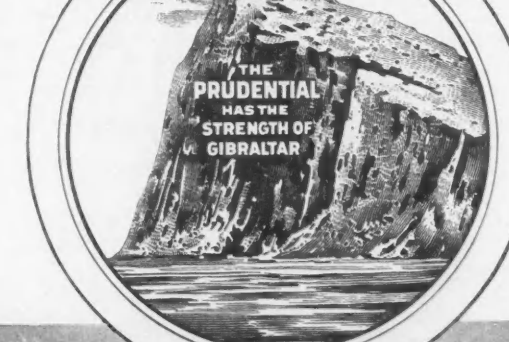
**THE MONARCH LIFE ASSURANCE COMPANY**

ESTABLISHED—1906

**A STRONG PROGRESSIVE COMPANY**

Offices from Coast to Coast





**The Prudential**

INSURANCE COMPANY OF AMERICA

EDWARD D. DUFFIELD, President Home Office, NEWARK, N. J.

BRANCH OFFICES IN ALL LEADING CANADIAN CITIES







# The Business Side of the Ledger — and the Human Side

## The Business Side — for 1937

The Metropolitan Life Insurance Company presents its report for the year ended December 31, 1937.

ASSETS		LIABILITIES	
<b>Government Securities:</b>	\$ 845,465,919.71	<b>Statutory Policy Reserves:</b>	\$4,141,778,793.00
U. S. Government	\$782,172,007.89	Amount which, with interest and future premiums, will assure payment of policy claims	
Canadian Government	\$63,293,911.82		
<b>Other bonds:</b>	1,655,208,167.35	<b>Dividends to Policyholders:</b>	101,023,188.00
U. S. State and Municipal	\$130,036,072.20	Set aside for payment for the year 1938	
Canadian Provincial and Municipal	\$108,728,136.17	<b>Reserve for Future Payments on Supplementary Contracts</b>	74,737,947.93
Railroad	\$604,695,039.09		
Public Utilities	\$479,281,913.46	<b>Held for Claims:</b>	20,479,248.83
Industrial and Miscellaneous	\$332,467,006.43	Including claims awaiting completion of proof and estimated amount of unreported claims	
<b>Stocks:</b>	81,482,758.76	<b>Other Policy Obligations:</b>	26,055,985.89
All but \$38,047.76 are Preferred or Guaranteed		Including dividends left with Company, premiums paid in advance, etc.	
<b>Mortgage Loans on Real Estate:</b>	994,096,712.57	<b>Miscellaneous Liabilities:</b>	44,141,003.74
First Liens on Farms	\$73,652,107.08	Including reserves for Accident and Health Insurance, accrued taxes payable in 1938, etc.	
First Liens on other property	\$920,444,605.49	<b>Surplus and General Voluntary Reserve:</b>	311,504,659.62
<b>Loans on Policies</b>	513,947,859.36	This serves as a margin of safety — a cushion against contingencies which cannot be foreseen	
<b>Real Estate Owned:</b>	383,912,325.74		
Includes real estate held for Company use			
<b>Cash</b>	102,584,804.52		
<b>Premiums outstanding and deferred</b>	83,727,136.16		
<b>Interest due and accrued, etc.</b>	59,295,142.84		
<b>Total</b>	\$4,719,720,827.01	<b>Total</b>	\$4,719,720,827.01

### Total Life Insurance in Force:

Ordinary	\$11,400,690,229
Industrial	7,511,537,957
Group	3,671,865,512
<b>Total</b>	\$22,584,093,698
Accident and Health	
Weekly benefits	\$ 19,699,024
Principal sum benefits	\$ 1,510,264,310

### Payments to Beneficiaries and Policyholders:

Ordinary	\$228,626,251.52
Industrial	234,266,144.68
Group Life, Health, and Annuities	60,451,881.28
Personal Accident and Health	2,531,994.01
<b>Total</b>	\$525,876,271.49

The Metropolitan is a mutual organization. Its assets are held for the benefit of its policyholders, and any divisible surplus is returned to its policyholders in the form of dividends.

## The Human Side — for 1937

IF WE WERE to let the figures to the left describe the Metropolitan's activities last year, the story would be far from complete — for there is a HUMAN side of the ledger, too.

Policyholders and beneficiaries received from Metropolitan in 1937 almost \$526,000,000 — much of it in an hour of genuine need.



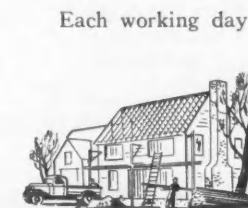
Death claims were paid on 6,107 policies in force less than three months, and on 18,562 policies in force less than one year — dramatic proof of the value of life insurance.

One could scarcely name a catastrophe which took human lives, in the United States or Canada, where funds provided by Metropolitan policies had not helped lighten the burden for afflicted families.



Each day, visiting nurses representing the Metropolitan ministered to persons insured under Industrial, Intermediate, and Group policies who were in need of skilled care. These nurses made 3,766,240 calls during the year.

Every half second during 1937, a Metropolitan booklet, containing useful health information, was placed in somebody's hands.



Each working day throughout the year, new Metropolitan investments went into communities in various parts of the United States and Canada. These investments helped to create a demand for goods, aid realty values, give employment, and serve other modern social and economic needs.

There is more we would like to tell you about our 1937 Report. This is contained in a booklet entitled "The Human Side of the Ledger", which we shall be glad to send to you upon request. Use the coupon below.

FREDERICK H. ECKER, Chairman of the Board

LEROY A. LINCOLN, President

## In Canada —

These highlights of the Company's business in the Dominion (having been included in the above statements) will be of particular interest to Metropolitan's Canadian policyholders and their beneficiaries.

The total amount of Metropolitan life insurance in force in Canada at the end of the year was \$1,126,789,608 of which \$613,417,019 was Ordinary; \$414,800,062 was Industrial and \$98,572,527 was Group.

\* \* \* \* \*

The total number of nursing visits made without additional cost to our Canadian policyholders during 1937 was 363,644.

\* \* \* \* \*

Payments to Metropolitan policyholders and beneficiaries in Canada during 1937 were \$29,319,475.67.

\* \* \* \* \*

Metropolitan health publications distributed in Canada during 1937 totalled 4,285,681.

\* \* \* \* \*

Metropolitan investments in Canada as of December 31st, 1937 totalled \$263,156,261.32

... Dominion Government Bonds	\$ 63,293,911.82
... Provincial and Municipal Bonds	\$108,728,136.17
... All other investments	\$ 91,134,213.33

\* \* \* \* \*

The total amount the Metropolitan has paid to Canadians since it entered Canada, plus its present investments in Canada, exceeds the total of all premiums received from Canadians by more than \$133,000,000.

\* \* \* \* \*

## METROPOLITAN LIFE INSURANCE COMPANY

(A MUTUAL COMPANY)

Home Office, New York



CANADIAN HEAD OFFICE  
**OTTAWA**

HARRY D. WRIGHT

Second Vice-President and Manager for Canada.

METROPOLITAN LIFE INSURANCE COMPANY  
Canadian Head Office: OTTAWA

Please send me, without charge or obligation, a copy of the booklet "The Human Side of the Ledger."

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## MINES

BY J. A. MCRAE

**HARD** Rock Gold Mines is milling ore at a rate of a little over 5,000 tons per month. The indications are the plant may ultimately be tuned up to 6,000 tons monthly. The output of gold is at a rate of around \$60,000 per month, which suggests a grade of about \$12 per ton.

Con. Chibougamau Goldfields, Ltd., is estimated to have 177,700 tons of

ore, carrying .23 ozs. gold and 1.35 per cent. copper, or a value of \$11.20 at the current value of metals. In addition there is an indicated 300,000 tons carrying possibly \$4.40 per ton. The report was made by Amor F. Keene, mining engineer of New York, and the report punctures the balloon of extravagant publicity which emanated from Montreal about the enterprise a year or so ago.

East Malartic has reached a depth of 700 ft. in the sinking of its new four-compartment shaft. The first objective is 850 ft. A feature of the ore bodies is their big width, with ore of around \$6.50 per ton occurring

over widths of 40 ft. Tentative plans were considered for erection of a mill of 500 tons per day, but the indications now point strongly toward an early decision to design the initial plant for at least 600 tons daily.

Smelter Gold Mines, with a big acreage lying adjacent to the God's Lake Mine, has announced plans for commencement of surface exploration on the company's holdings at Rowan Lake in the Kenora field.

Base Metals Mining Corporation has encountered its new orebody again to the south of where it

faulted. The physical condition of the mine is now regarded as the best in its history.

Kirkland Hudson Bay has dropped its option on stock of Red Crest. Work on the company's property at Kirkland Lake also continues inconclusive.

Northern Empire which had its ore cut off by diabase formation, undertook sinking through the diabase on the theory the diabase was a sill. The shaft penetrated 550 ft. thick of diabase sill and reached favorable formation below where the vein continues and with values so far

a little above the average obtained in the area above the sill.

Preston East Dome has completed a working station at the 425 ft. level and will continue the shaft to 700 ft. in depth.

Mandy Mines, Ltd., with a large acreage lying adjacent to the Flin-Flon mine of Hudson Bay Mining and Smelting Co., has a substantial tonnage of high grade ore in sight, and on the strength of a report by Dr. Forrest A. Kerr, geologist, should be in line in due time for more detailed development. The 96,000 tons of high grade ore in sight is impressive,

carrying \$5 per ton in precious metals and a gross of \$24 per ton in copper and zinc with metals at the current prices. An interesting angle may be attached to the development of very big tonnage at depth on the adjoining Flin-Flon. This may also indicate good prospects for Mandy at greater depth.

A great wave of prospecting is assured this year for areas in the Northwest Territories, more particularly in the Yellowknife River and Gordon Lake sections. Scores of men have already booked passage by airplane in an effort to reach the district before the break up.



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## UNEMPLOYMENT INSURANCE

(Continued from Page 29)  
September, 1931, the "statutory borrowing limit" had been increased to \$115,000,000, and the majority report of the Commission urged that this should not, could not, in fact, be allowed to continue.

Following this report, the "Anomalies Bill" was introduced, "to remove anomalies in connection with casual and short-time workers, seasonal workers, intermittent workers, and married women—the broad effect of the bill being that no person within the classes affected should draw benefit if at any time he were earning substantial wages for broken periods of work or, in the case of married women, unless sufficient contributions had been paid after marriage to show that the claimant was really in the labour market." Finally, in the "Emergency Budget", passed by Mr. Ramsay MacDonald's government in October, 1931, a great many of the recommendations of the Royal Commission were made effective, a 10% reduction in benefits one of the important changes.

At the present time it is estimated that over fifteen million persons are covered by unemployment insurance (including the special scheme which has been set up for agricultural workers whose contributions are based on the lower wages paid in that industry). Contributions under the general scheme are 18c weekly for adult workers, with equal contributions being made by both the employer and

the state. One writer states that the Unemployment Insurance Fund was overdrawn, during the depression, to the extent of \$525,000,000, which debt is still outstanding, while, at the present time, owing to recent industrial activity, there is a cash balance in the Fund of over \$300,000,000.

THIS rather staggering survey of the British Unemployment Insurance scheme cannot fail to stand as a warning to countries who may be considering the inauguration of such legislation. It will be urged, of course, that Canada, with the British experience to guide it, will be able to avoid the pitfalls which befell the British scheme. It is interesting to note, however, that while the original act was begun cautiously, with only trades included which had a measurable employment risk, conditions which arose subsequently necessitated the many and diverse alterations which finally caused the scheme to get completely out of hand.

It seems rather significant at this particular moment to remember that it was the advent of the World War which brought the first serious alterations in the original scheme. And who can say at this writing that the data upon which a system of unemployment insurance would be based in Canada will still be effective a few years hence. It would seem to me that Canada might easily find herself in the position of England, in 1919, if the world should again become engaged in military conflict.

It is extremely difficult, at any time, to make a reliable estimate of the rate of unemployment. In its 1930 Report the Royal Commission stated that "the level of unemployment did not fall as anticipated... and the number of persons who were admitted to transitional benefit far exceeded the number which was contemplated," and declared that, although "the estimates given had been made after consultation with the Government Actuary and the Accountant-General of the Ministry of Labor... it is difficult to estimate precisely the effect of some of the changes." The Minority Report, also, carried the very pertinent observation that "even if... an equilibrium in the finances of the Fund could be for the time achieved, there can be no guarantee whatever that such an equilibrium could be maintained—for just as there has been no sure financial basis for the scheme in the past because it has proved entirely impossible... to forecast correctly... the amount of employment... so we maintain that there is no sure financial basis today." It would seem to be even harder to measure the unemployment risk in Canada "on account of the size of the country, the

localization of industry, the great number of small and scattered plants, the large agricultural population, and the smaller proportion of the workers who are unionized."

SIR William Beveridge contended that "introduced under the shadow of declining trade, with benefits and contributions starting on the same day, with no time for the building up of reserves either general or individual, it (the 1920 Act) never had a chance." Likewise, I do not see how a plan of unemployment insurance, inaugurated in Canada at a time when thousands are unemployed, can possibly be of assistance to the already unemployed. After all, any new legislation of unemployment insurance can only affect those who are now employed, and then only after a specified number of contributions have been made. If the Fund is to be allowed to build up a reserve, in addition to those who are already out of work, and thus could not qualify for benefits under the scheme, there would be, I presume, certain "expected employments" similar to those included in Mr. Bennett's Act of 1935, wherein agriculture, forestry, fishing, lumbering, trapping, air and water transportation and stevedoring, banking, insurance and other financial businesses, domestic service, nursing, teaching, employment in the militia, etc., in the police, and in government or municipal service were excluded. Thus, it would seem, we are brought face to face with industry, that is, those particular industries which have a measurable risk.

Even in such industries, however, there is a variety of causes and types of unemployment, but "it is immaterial whether unemployment arises from sickness or accident, strikes or lockouts, misconduct or inefficiency, voluntary absence, dismissal, inability or disinclination to obtain work, or otherwise."

Among the causes of unemployment are (a) "Seasonal Unemployment"—"a result of climatic and geographical conditions," although "social habits, also, contribute largely to seasonal fluctuations in the production and sale of other goods. In general, however, seasonal variations in production and consequent unemployment can usually be anticipated with reasonable accuracy, although at the same time they present certain definite difficulties in connection with unemployment insurance plans... for even the "seasons" themselves vary, being subject always to the "will of God". (b) "Cyclical (or 'Depressional') Unemployment"—"the causes of cyclical fluctuations in business (being) still in a large measure a matter of dispute. They are, however, unquestionably of such a nature that they raise at once many fundamental economic questions such as the effects of fluctuations in the supply of gold and silver, over-production, under-consumption, faulty estimates of supply and demand, and maladjustment between supply and the power of absorption of national and world markets." (c) "Technological Unemployment"—or "Technocracy", that word which, along with "normalcy," "depression," "Nazism," "Fascism," etc., is used by statesmen, politicians, and the man on the street, to describe a condition, but not to explain it. One can only assume that they refer to the "fundamental changes in methods of production, the use of machinery, changing fashions, unsuitable physical, geographical, and economic conditions, industrial overcrowding resulting from the rural depopulation, and the tendency of modern industry to discard middle-aged workers who in a machine age cannot be speeded up to keep pace with young employees."

The extent of the displacement of man by machine is illustrated by such charges as that seven men now do the work previously performed by sixty in casting pig-iron, that one man can now replace forty-two in the operation of open-hearth furnaces, that 40,000 bricks an hour can be produced by machinery in comparison with the former production of 450 by one man in eight hours, etc. On the other hand, however, it is claimed that many new industries have arisen in recent years, although the extent to which they have absorbed workers displaced by other occupations is largely a matter of conjecture. It is also pointed out that in the United States, for example, 39.8 per cent. of the total population was gainfully employed at the time of the 1930 census in comparison with 39.3 per cent. in 1920, 41.5 per cent. in 1910, 38.2 per cent. in 1900, and only 36.1 per cent. in 1890, which does not indicate displacement of men by machines, although it may, of course, involve drastic redistribution of those employed amongst different industries." (d) "Trade Restrictions"—i.e., the free interchange of goods and workers through tariffs, immigration restrictions, etc., which, after all, may rightly fall under the category of "protection," and in this, it may be assumed, the state is primarily responsible. (e) "Strikes and lockouts," "Disability and Old Age"—contributing causes which must receive consideration. (f) "Monetary Policy"—which the Unemployment Committee of the International Labor Organization described as arising from "the alleged inelasticity in the links whereby effective purchasing power, as expressed in currency and credit, is held by some to be connected with the world's available gold supply and to have been a factor in the unprecedented fall in the world prices"; furthermore, "the magnitude of the post-war unemployment in Great Britain has been much discussed in relation to its possible aggravation by Britain's return to the gold standard in 1925—for the rising foreign exchange due to that return meant that the British exporter had to accept fewer pounds in payment of the same quantity of exports, notwithstanding the fact that the internal purchasing power of the pound was unchanged, so that the cost of production could not be reduced proportionately, and in consequence export trade declined and un-



R. Y. EATON, President of the T. Eaton Co., Ltd., who has been elected a director of the National Trust Company Ltd.

—Photo by "Who's Who in Canada".

employment increased. The profound significance of this question of monetary policy as a cause of unemployment can hardly be over-emphasized, especially in view of the series of events, of a nature opposite to those just described, which led up to Great Britain's abandonment of the gold standard in September, 1931. It involves, however, the whole question of possible methods of dealing with unemployment, whether by state schemes or otherwise." And this, again, brings us back to industry.

AS I see it—and I can only state that I have formed this opinion independently, after contemplating a mass of material on the subject, and state it, therefore, merely as my own opinion, for I lay no claims to authority—industry stands in a better place to handle, or control, if you will, the problem of unemployment than does the government. In the first place, any system of federal, or even provincial, unemployment insurance must, of necessity, it would seem, be a general plan. Fundamentally, this seems wrong, for the employment risk is not the same in each industry. Furthermore, there would appear to be the ever-present temptation to utilize the power of governmental legislation to enlarge the scope of the plan, as a political or economic expediency, and this is a dangerous and usually fatal development.

As was recently pointed out in the press by the Retail Merchants' Association, there are certain industries where unemployment is negligible and employees in those concerns would be putting their money into a large fund from which they would derive small benefit. In discussing the question, the Association said they constituted "the largest group in the business world," and would, therefore, be more affected by unemployment insurance than any other class, but, since "retail employment is perhaps the most static employment in the country," there being "a certain dead level of employment in retail stores that does not vary greatly... this static employee is not going to benefit much by any unemployment scheme whatever."

Similarly, it would appear that each industry would be thoroughly familiar with the employment risk within its own ranks and could, therefore, formulate plans which could be varied to suit the conditions, and the risk, to be covered. I do not know, of course, whether industry is prepared to undertake this responsibility. In 1930 such organizations as Imperial Chemical Industries, Fry, Rowntree, Lever, Cadbury, Boots, the Bradford Dyers' Associations were conducting various types of plans to take care of unemployment in their own plants.

THE "Wisconsin Plan," which was at one time embodied in a proposed Bill drawn by Prof. Commons, was also based on the principle which, as he expressed it, "abandons the idea that the state can operate the system successfully or that the trade unions can operate it. It starts on the idea that the modern business man is the only person who is in the strategic position and has the managerial ability capable of preventing unemployment... The system avoids what might be called the socialistic and paternalistic schemes of Europe... It induces the business man to make a profit or avoid a loss by efficient labor management."

These industry schemes are usually called "savings," or employee and/or employer "reserve" plans, and recent discussions seem to indicate that actuarial opinion favors the development of the "savings" or "reserve" type, rather than so-called unemployment "insurance"—for the latter frequently causes the words "insurance" and "actuarial principles" to be invoked in defence of measures which often are little more than mere relief and which, therefore, do not satisfy the basic requirements of those terms."

Replies in several hundred questionnaires which the Retail Merchants' Association had received seemed to indicate a preference for a "retirement allowance," or a "health" scheme, if government participation were involved. The health of a nation, I agree, seems to be a matter with which the Federal government might concern itself. But that, too, involves many ramifications and obstacles.

(\* "The Real Meaning of Social Insurance," by Hugh H. Wolfenden.)

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